



State of San Diego Latinos Report

September 2024



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Introduction

The Latino community is at the heart of San Diego’s cultural identity. This community possesses distinctive strengths and has capitalized on those strengths to chart its own unique pathway toward economic advancement.

Latinos also face challenges: they have less access to education, are discriminated against by financial institutions, and do not always trust government to represent and protect them. Despite these challenges, the community has built its own pathway to success.

San Diego Foundation commissioned this study to identify ways to strengthen our community’s economic mobility and opportunities for wealth building in San Diego through El Camino Fund. The study identifies economic challenges the San Diego Latino community faces, and the needs of local

Latino-serving nonprofits. It compares the current San Diego County Latino population to other races, other counties, and other time periods.

As part of San Diego Foundation’s efforts to enhance its Latino-focused support, El Camino Fund was created to chart pathways to economic mobility and wealth building for the Latino community. It will support Latinos with the tools to scale their resources and start and/or continue building wealth.

Executive Summary

San Diego is home to more than a 1 million Latino residents, a rising proportion of the County’s total population. Latinos experience unique barriers to wealth-building and economic mobility, including language barriers, cultural differences and distrust in financial institutions.

In addition to increasing fairness, economic mobility for this community could create a more wealthy, flourishing and diverse economy across the County.

San Diego Foundation commissioned this study to identify strengths of the San Diego County Latino community as well as the economic challenges faced by the community and the needs of local Latino-serving nonprofits, with the goal of strengthening economic mobility and wealth building for Latinos in San Diego County. Through an analysis of census data and focus groups of Latino-serving nonprofit leaders, we uncovered insights about San Diego Latinos.

Key findings include:

- Latinos make up about 35% of San Diego County’s population, with more than 1.14 million residents. The average age of Latinos is 33, almost a decade younger than non-Latinos.
- Most Latinos in the county are U.S.-born (69%) as opposed to immigrants, and out of those who are immigrants, over half (53%) are citizens.
- While San Diego County Latinos have a higher bachelor’s degree attainment rate (24%) than comparison counties, there are large gaps compared to other racial/ethnic groups within the county. Educational attainment also varies substantially by zip code.

- Most San Diego Latinos have individual incomes of \$50,000 or less. When adjusting for cost of living, Latinos in San Diego have lower median incomes than Latinos in other Southern California counties. The income gap between Latinos and non-Latinos in San Diego is substantial: Latino San Diegans make around \$28,000 less per year than White, non-Latino San Diegans.
- Latinos face barriers in accessing resources and services, often due to language, cultural factors, and unfamiliarity with systems and programs. Building trust and providing culturally competent, Spanish-language services are key to breaking these barriers.
- The percentage of Latino families living in homes that are owned (versus homes that are rented) in San Diego County is 43%. This is lower in comparison to the homeownership rate of 59% for non-Latinos. Focus group participants highlighted the lack of affordable housing as a major challenge.
- Other areas of need include mental health support, building community and sense of belonging, and addressing systemic inequities.
- Latino-serving nonprofits identified needs for flexible, multi-year funding, opportunities to convene and collaborate, and access to disaggregated data on the Latino population to inform and evaluate their work.

Methodology

To describe the San Diego Latino community and ground our understanding in human experience, we used a mixed methods approach.

We analyzed American Community Survey (ACS) data from the U.S. Census Bureau to obtain a clear picture of the local Latino population’s demographic characteristics, as well as their educational attainment, income and homeownership rates. For the Latino population analysis, we included all people who selected Hispanic as their ethnicity in the ACS data. Most estimates were derived from the 2022 one-year survey; we also used data collected annually from 2005–2022¹ to understand how certain factors have changed over time and the five-year sample to present information by geography. For county income comparisons,

we use Council for Community and Economic Research (C2ER) data to calculate cost-of-living-adjusted incomes by county.

We led six semi-structured focus groups from February 20th through February 29th, 2024, that included 38 leaders from 33 Latino-led and Latino-serving nonprofits to understand the most urgent needs of the local Latino community and the organizations that are serving them. Appendix B: Focus Group Questions contains the basic structure of our focus group questions; follow-up questions were asked as new ideas were generated in the discussions.

Findings

In this section, we will review what we learned about San Diego’s Latino community.

First, we describe the community in terms of its numbers, age, gender and other demographic characteristics. Then, we describe what we learned about factors that impact economic mobility, such as education, finances and well-being.

¹ The exception is 2020: the Census Bureau advises against comparing the ACS 2020 PUMS 1-year data file to other ACS PUMS sample years due to data collection issues during the COVID-19 pandemic. We have not reported data from 2020.



Demographics

San Diego has the fourth-largest population of Latinos of any county in California.

There are more than 1.14 million Latinos in San Diego County, which represents about 35% of the total county population.

Demographics

32.9

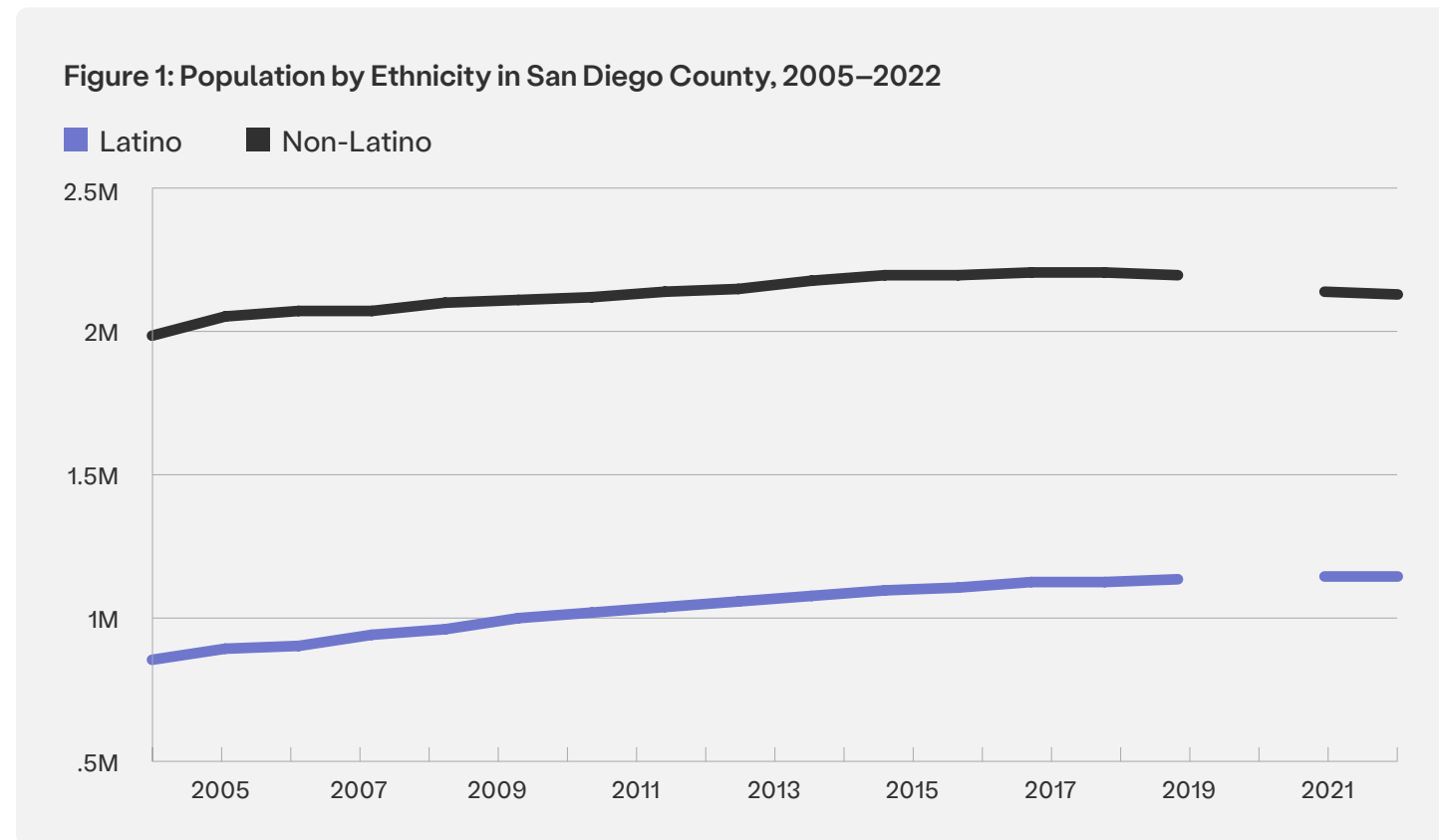
is the mean age of Latinos in San Diego County.

Demographics

The Latino population is concentrated in the southern region of the county, particularly in south San Diego, National City, Chula Vista, and just north of Tecate, as well as parts of Vista and Escondido (see Figure 2).

Figure 1 shows the population of Latino residents compared to non-Latino residents in San Diego County over time.² We can see that there are about half as many Latinos as other ethnicities combined. Half of county Latinos are women, which mirrors the distribution of the non-Latino population in the county. 10% of Latinos self-report a disability,

slightly below the 12% of non-Latinos. Similarly, fewer Latino adults³ (4.2%) than non-Latino adults (8.2%) report former U.S. military service. Throughout the report, we compare Latinos in San Diego County with Latinos in the three California counties with the largest Latino populations: Los Angeles, Riverside and San Bernardino (as seen in Figure 3).



Demographics

Figure 2: Percent Hispanic Population by Zip Code

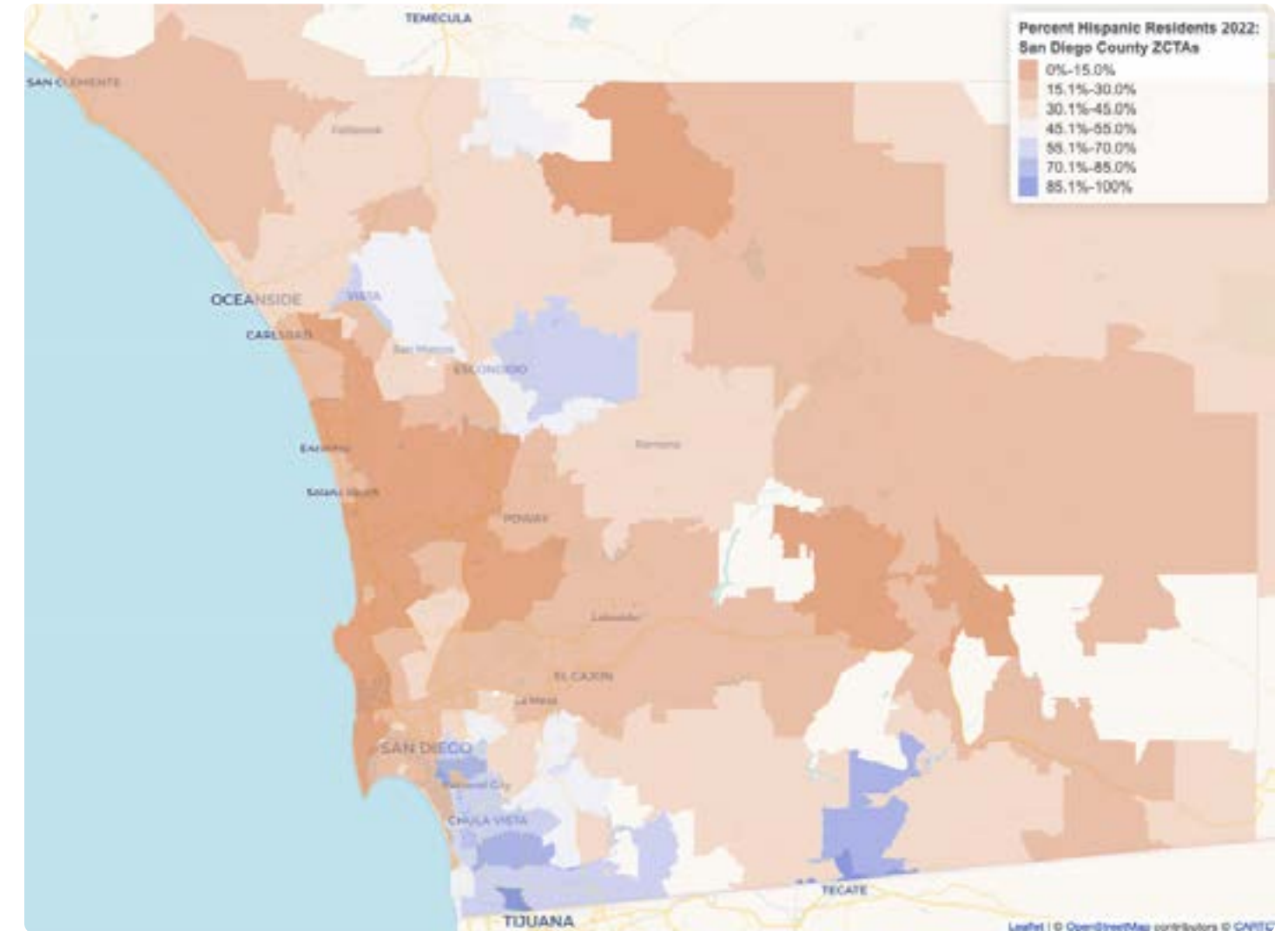
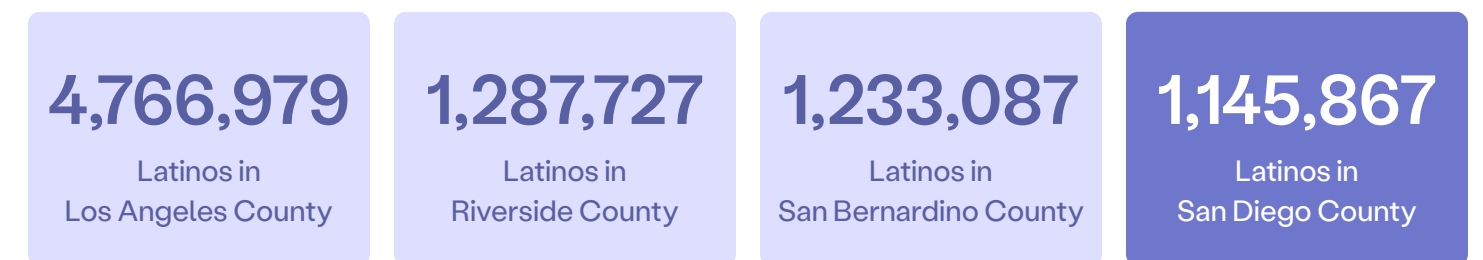


Figure 3: The Number of Latinos in San Diego County and Three Comparison Counties



² 2020 is not included because of data quality concerns in the 2020 ACS.

³ Ages 18 and over.

Demographics

Latinos are on average younger than non-Latinos in San Diego County (see Figure 5). In fact, the average age of Latinos is about 33 years, close to a decade younger than non-Latinos' 42 years.

Figure 4: Latino Distribution by County

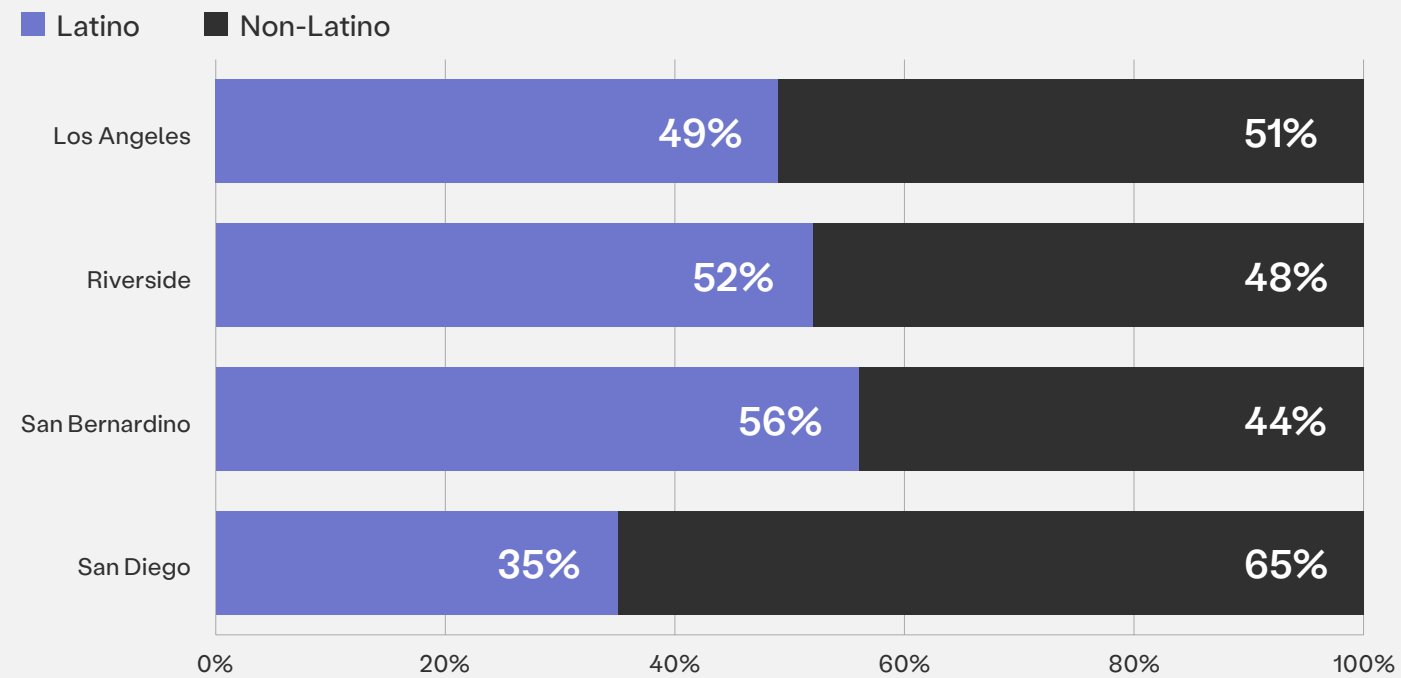
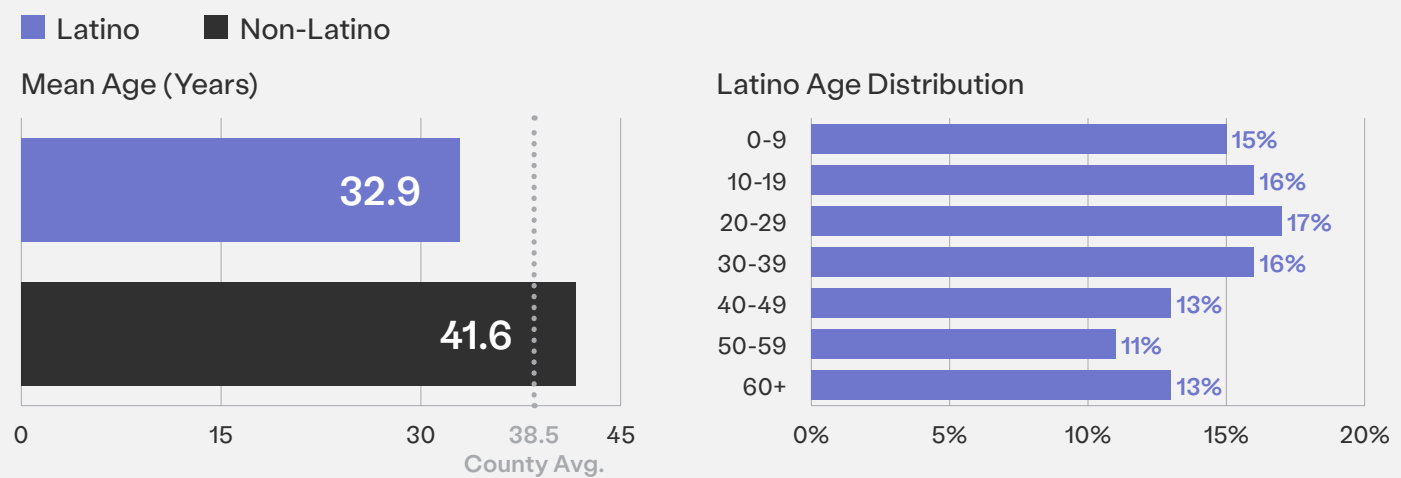


Figure 5: Age in San Diego County



“Because well, we make up one-third of the entire San Diego, population-wise... I’ve been in so many different committees and boards... that one-third does not translate to the decision-making tables.”

Human Services Nonprofit Leader



Demographics

Race and Ethnicity

Conceptualizations of race and ethnicity have changed over time and continue to evolve.

Since 1980, the U.S. Census Bureau has asked two separate questions to gather questions about race and ethnicity.⁴ The first question, “Are you of Hispanic, Latino, or Spanish origin?” is meant to capture respondents’ ethnicity, while the second, “What is your race?” is meant to capture race. The government standard way of analyzing this data prioritizes Hispanic or Latino ethnicity over race: if a person indicates that they are Latino and Black or African American, for example, they are only included in many government statistics as Latino. While the U.S. Census Bureau uses Hispanic, San Diego Foundation uses Latino as it more accurately reflects how many members of this ethnic group describe themselves.

Here, we focus on people who select a Latino ethnicity and report their races. This approach allows us to shed light on the diversity within the Latino community, instead of assuming that they are all Latino alone or that all Latino San Diegans have the same needs.

Latinos are not a monolith and can have origins in a variety of Latin American countries. Even among immigrants who come from the same country, there are cultural differences based on geography, religion, educational attainment and Indigenous community membership. Given our proximity to Baja California, it may not come as a surprise that most (over 88%) Latinos in the county are Mexican. San Diego County Latinos are also Puerto Rican (2.6%), Guatemalan (1.8%), and Cuban (1%). Seventeen other groups comprise around a combined 6.6% of county Latinos. (See Appendix A: Tables for information on all ethnicities in 2022 ACS data.)

In the current American Community Survey and decennial census, respondents are required to select their race separately from their ethnicity. Respondents indicate their membership in the Latino community in the ethnicity question, then answer their race separately. This arrangement has benefits and downsides and will likely be changed in upcoming years.⁵

⁴ Lopez, K. P., Horowitz, J. M., Morin, R., & Hugo, M. (2015, June 11). *Chapter 1: Race and Multiracial Americans in the U.S. Census*. Pew Research Center. <https://www.pewresearch.org/social-trends/2015/06/11/chapter-1-race-and-multiracial-americans-in-the-u-s-census/>

⁵ Marks, R., Jones, N., & Battle, K. (2024). *What updates to OMB’s race/ethnicity standards mean for the Census Bureau*. U.S. Census Bureau <https://www.census.gov/newsroom/blogs/random-samplings/2024/04/updates-race-ethnicity-standards.html#:~:text=Among%20the%20biggest%20updates%3A%20directives,collect%20detailed%20race%2Fethnicity%20responses>

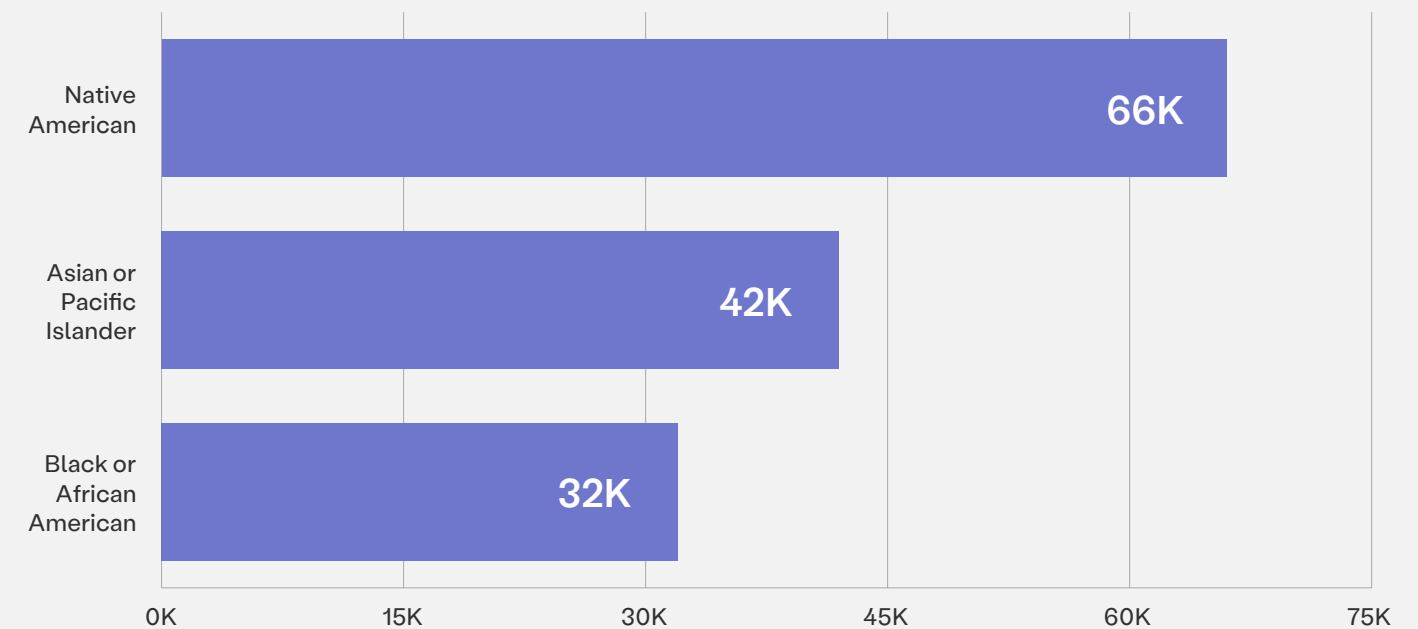
Demographics

Race and Ethnicity

For our purposes, it makes it slightly more challenging to identify and describe multi-racial Latinos. A person selecting “Latino” for the ethnicity question and “White” or “Other” for the race question could be multiracial (e.g., with one Latino parent and one White parent) or could be a Latino respondent selecting the closest race or a race they see as default. You can read more about how the current U.S. Census question set and Latino’s racial identity show up in the data here.

When we analyze Latinos’ stated race according to the ACS data, we can see in Figure 6 that the largest group is that of Native American Latinos,⁶ but across the board, the numbers are not large. We do not include White in this analysis.

Figure 6: Latinos by Race (Inclusive Count) in San Diego County



⁶ When we refer to Native American Latinos, we mean people who identify Hispanic/Latino as their ethnicity and Native American as their race, according to the Census survey questions. Same for Black and Asian; they identified their ethnicity as Hispanic/Latino, and their race as Black or Asian.

“We can’t emphasize enough the fear that some [undocumented] families have accessing resources because of the cost that comes to their livelihood. And it’s also educating them, too, about what their rights are. I don’t think we can do enough to get that information out to them.”

Education Nonprofit Leader

Demographics

Immigration

Most Latinos in the county are U.S.-born (69.4%), while only around 30.6% are immigrants.

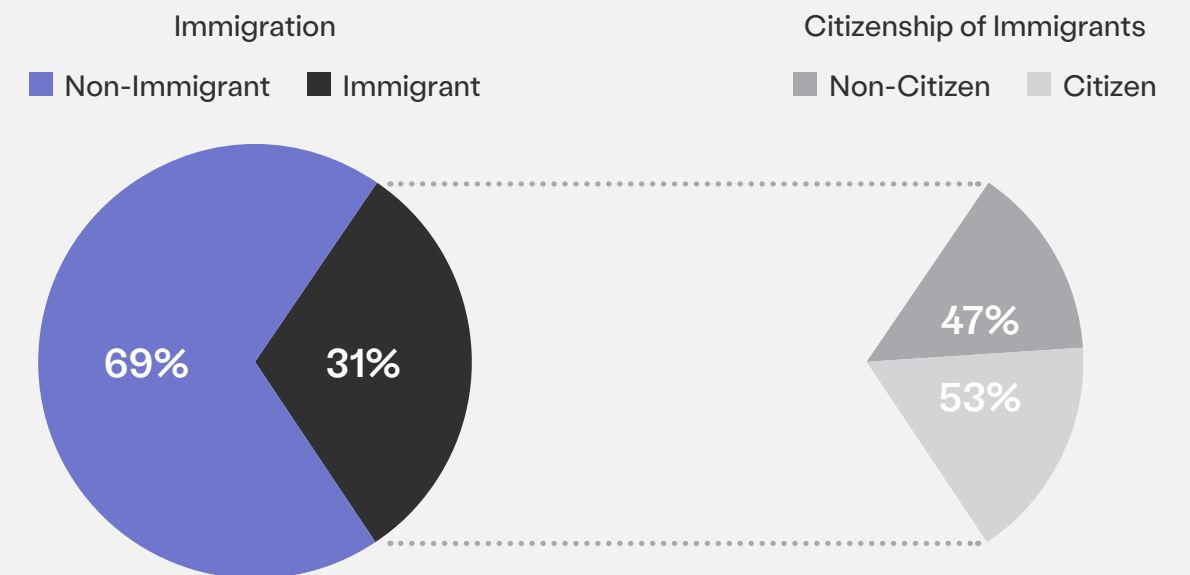
This large population of U.S.-born Latinos introduce different identities to the community. For example, the Chicano identity is represented by people of Mexican descent who were born in the United States.

In Figure 7, we show the proportion of Latinos who are immigrants and the proportion of Latino immigrants who are citizens. Not being a citizen does not necessarily mean that someone is

undocumented; documented non-citizens include lawful permanent residents, refugees, foreign government officials and more.

And, though a common misconception is that many Latinos are noncitizens,⁷ of those Latinos who are immigrants, over half (53.2%) are citizens. Still, the portion of the population who are immigrants and noncitizens often have different needs and should have unique supports.

Figure 7: Immigration and Citizenship Among San Diego Latinos in 2022



⁷ Latino Donor Collaborative. (2021). 2021 LDC perception about Latinos in America. <https://latinodonorcollaborative.org/reports/2021-ldc-perception-about-latinos-in-america-report/>



Education

24%

of Latinos/as in San Diego County have a bachelor's degree, compared to 52% for non-Latinos/as.

Education

Education offers increased earning potential, social connection and personal enrichment.

Bachelor's degrees in particular represent a path to upward mobility for those who can afford the up front and opportunity costs of a four-year degree.

Education

Non-financial barriers may also limit access to bachelor's degree attainment, including language barriers and a lack of family or other social support.

San Diego County has a higher rate of bachelor's degree attainment⁸ than the three counties we compared it to (see Figure 8). In fact, San Diego County's Latino bachelor's degree attainment rate of 24% is double that of Riverside County. This is a strength that San Diego can take advantage of: educated Latinos can offer mentorship and open pathways for other Latinos in higher education.

Unfortunately, there is still a large gap in bachelor's degree attainment between San Diego's Latino community and other racial and ethnic groups within the county. Latinos bachelor's degree attainment rate is less than half that of both Asian and White San Diegans and is the lowest in the county (see Figure 9). While more Latinos in San Diego are earning bachelor's degrees than in our comparison counties, there are still equity gaps within the county to overcome.

Figure 8: Latino Bachelor's Degree Attainment Rate by County

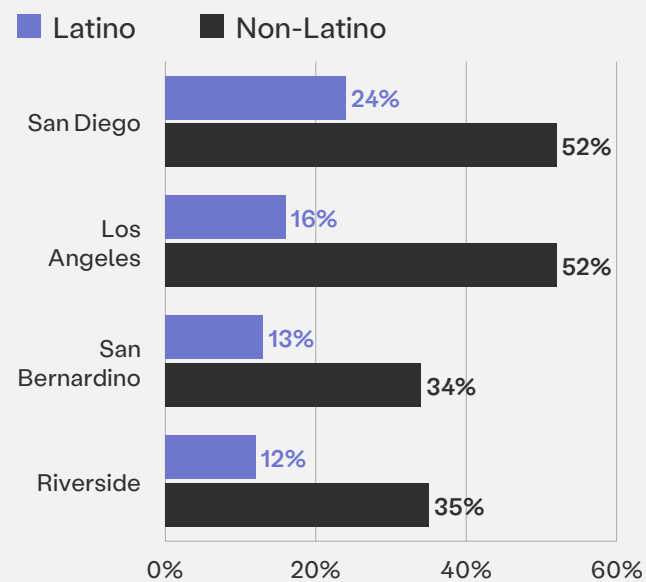
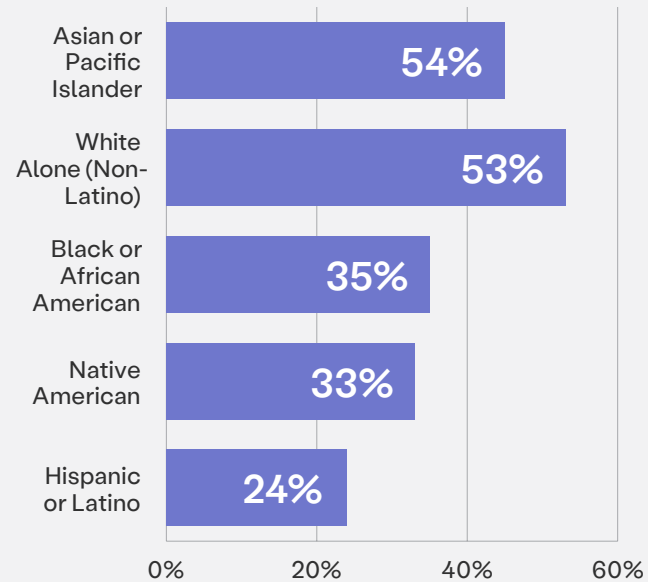
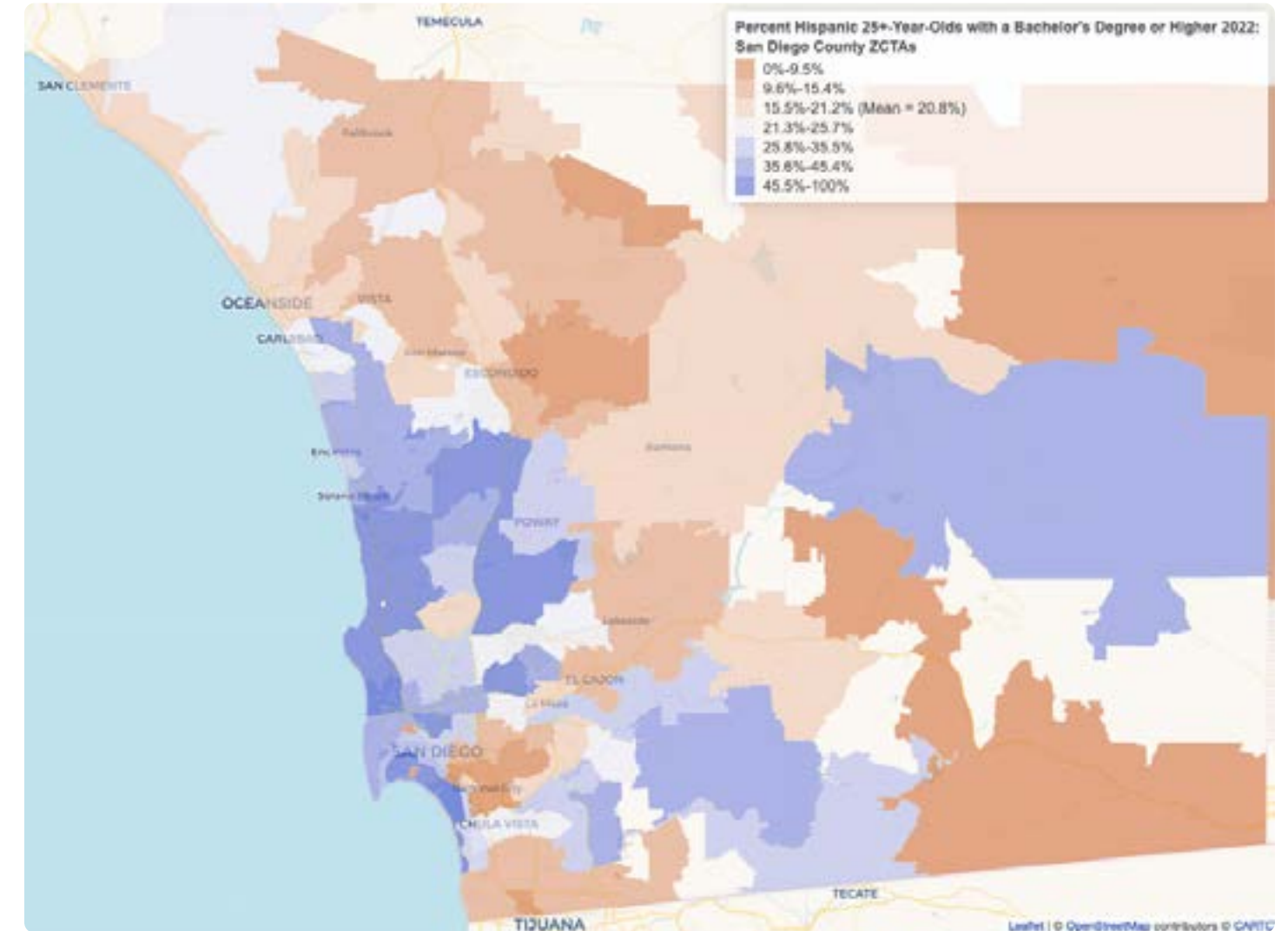


Figure 9: Bachelor's Degree Attainment Rates by Race (Inclusive Count)



Education

Figure 10: Hispanic (Latino) Bachelor's Degree Attainment Rate by Zip Code



Education is also distributed unequally by geography within the county. As can be seen in Figure 10, Latinos living in zip codes⁹ in coastal communities south of Carlsbad and adjacent to and north of Chula Vista tend to have a greater percentage of Latinos with bachelor's degrees or higher than those that are further inland.

⁸ We analyzed bachelor's degree attainment as the percentage of individuals ages 25 years or older with a bachelor's degree or higher.

⁹ Technically, zip code tabulation areas (ZCTAs), which the U.S. Census uses to approximate the U.S. Postal Service's zip codes. For more information, see the U.S. Census Bureau on [Zip Code Tabulation Areas](#).

Education

Since 2005, San Diegans' bachelor's degree attainment rate has steadily increased, almost doubling from 13% in 2005 to 24% in 2022. For the non-Latino population, it has been more noticeable over the past 10 years, during which the rate has increased 10 percentage points, from 42% having a bachelor's degree or higher in 2012 to 52% in 2022 (see Figure 11).

Of course, bachelor's degrees are not the only level of education that offers benefits. One-quarter of San Diego Latinos have high school diplomas (see Figure 12), 21% have completed some college, and 7% have completed an associate's degree. The 24% of Latinos that have a bachelor's degree or higher are mostly comprised of people with a bachelor's degree (16%), but also include 5% with a master's degree, 1% with a professional degree and 1% with a doctoral degree.

Figure 11: Bachelor's Degree Attainment by Ethnicity, 2005–2022

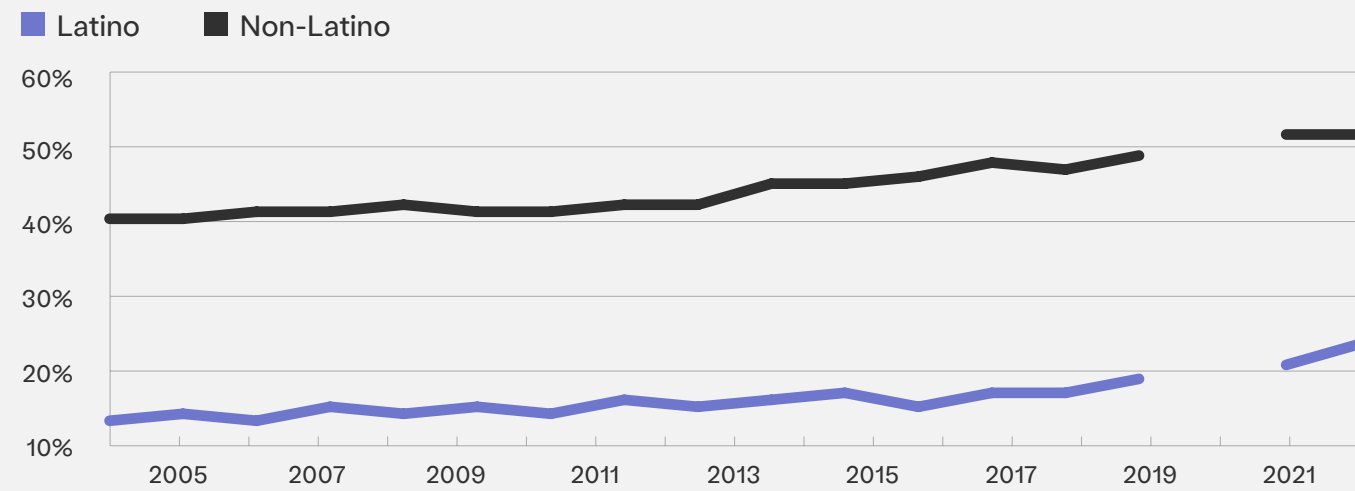
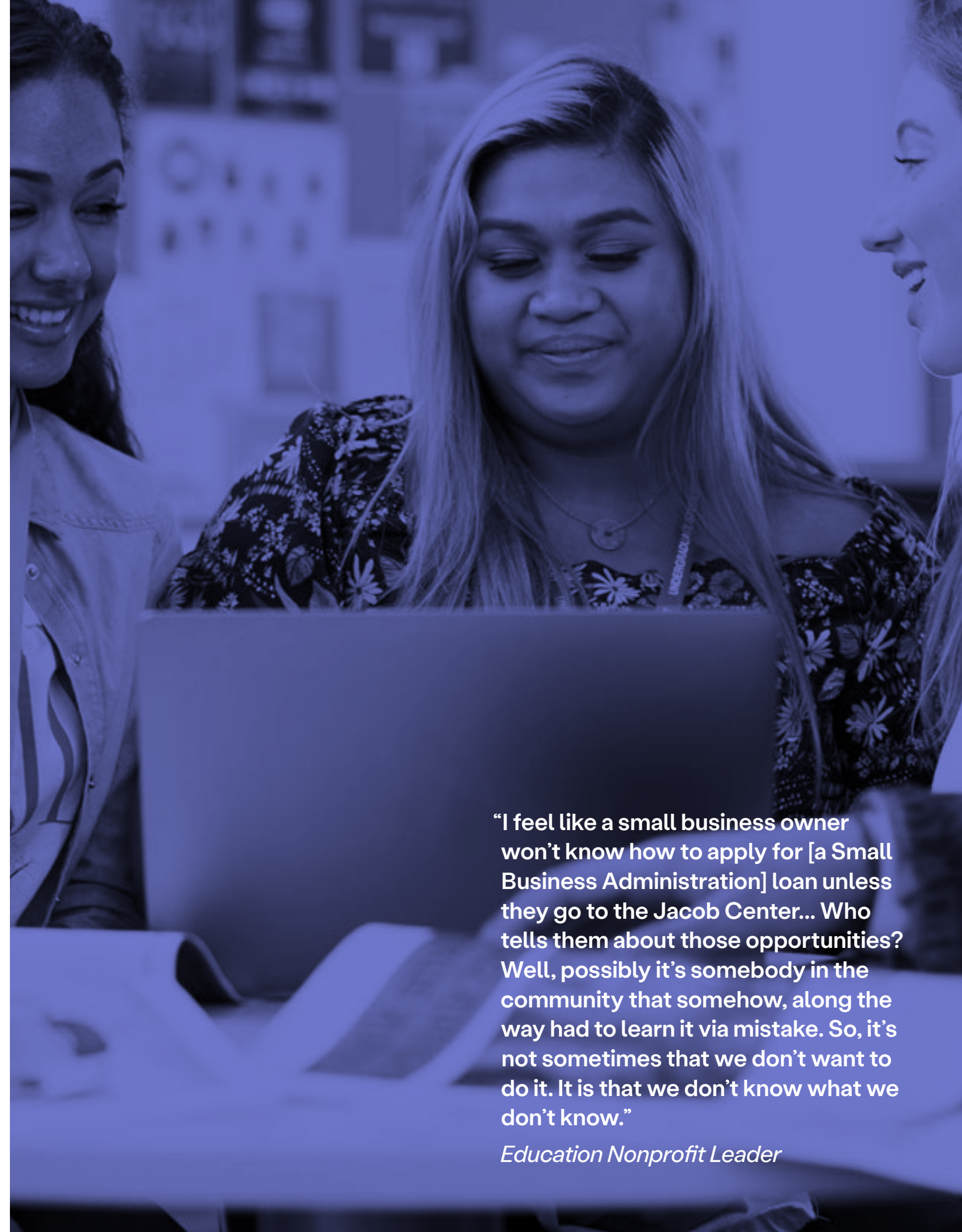
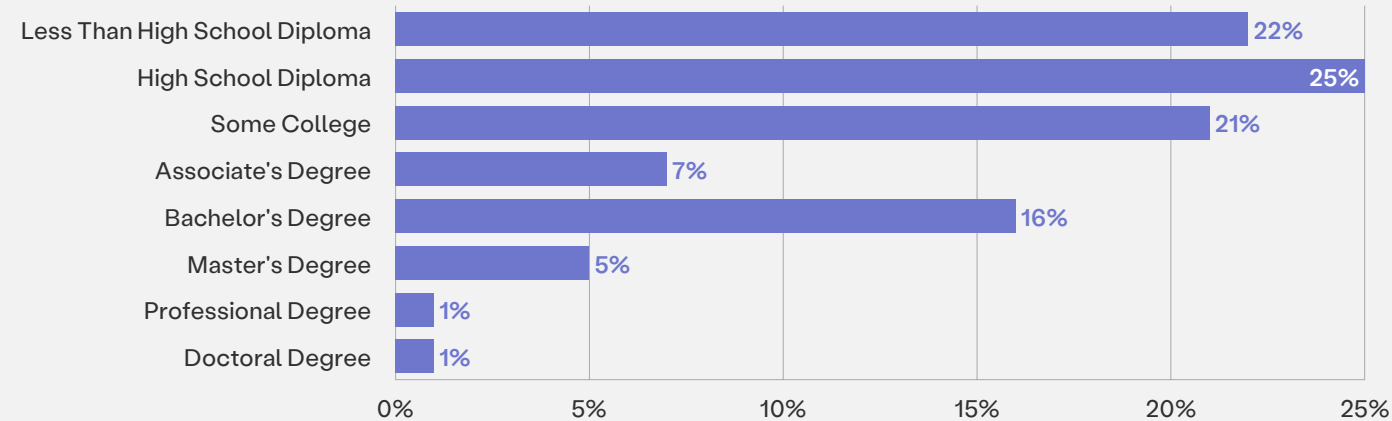


Figure 12: Latino Educational Attainment



“I feel like a small business owner won't know how to apply for [a Small Business Administration] loan unless they go to the Jacob Center... Who tells them about those opportunities? Well, possibly it's somebody in the community that somehow, along the way had to learn it via mistake. So, it's not sometimes that we don't want to do it. It is that we don't know what we don't know.”

Education Nonprofit Leader

Education

Career Development

Workforce development was one of the greatest needs that nonprofit focus group participants identified in the Latino community.

Workforce and career development can expand economic opportunities for adults to raise their skills and education level. In San Diego County, workers with a bachelor's degree make over \$17 an hour more than those without a college degree.¹⁰ In San Diego County, 73% of high-wage, high-demand, entry-level jobs¹¹ required a bachelor's degree in 2022.¹²

Participants mentioned that even when children graduate college and get “a good paying job,” they tend to financially support their parents and other family members, which hinders their ability to build wealth. To stop this cycle, and to make sure more Latinos can secure good jobs and higher wages, reskilling adult workers is necessary. This can mean anything from mentorship by successful industry professionals to earning a college degree. Respondents mentioned training opportunities, apprenticeships, entrepreneurship development and other non-college pathways.

However, Latinos often don't have the opportunity to take time away from their jobs to get training, which is why paid training and education is important. Support accessing available resources like financial aid, scholarships, and student loans is necessary when many, including new arrivals in the U.S., are unfamiliar with the system, resources available and how to fill out applications. When offering workshops to business owners or parents, some organizations mentioned providing cash incentives, offering programming in Spanish and approaching topics with cultural sensitivity.

“You know, time is money for our families, and that's no small thing. If we're introducing workshops and training programs; there has to be some type of consideration for access to capital, grants or childcare being covered.”

*Community Development
Nonprofit Leader*

¹⁰ This comparison is between the median hourly wage for workers in San Diego County at each education level.

¹¹ We define high-wage, high-demand jobs as those that have 50 or more average openings per year and pay a self-sustaining wage at entry. Entry-level jobs require less than five years of work experience and a bachelor's degree or less.

¹² Jurek, A. L., Boyd, K. L., Gonzalez Martinez, G., Nasrollahzadeh, N., & Enemark, D. (2023). Planning a Thriving Ecosystem of Higher Education in South County: A Workforce & Education Needs Assessment. San Diego Regional Policy and Innovation Center, Southwestern College, City of Chula Vista. https://assets-global.website-files.com/637c1a48c7e8b34f39f99008/66106bf95d948039c5457767_Planning%20a%20Thriving%20Ecosystem%20of%20Higher%20Education%20in%20South%20County-compressed.pdf





Finances

\$39,000

is the median income for Latinos/as in San Diego County, compared to \$61,000 for non-Latinos/as.

Finances

In this section, we will review the economic features of San Diego's Latino community, including their income and wealth-building activities.

Our analysis of income is based on individual, not household, incomes.¹³

All incomes are inflation-adjusted to 2022 dollars.¹⁴

¹³ We analyze the median income of labor force participants. This is not directly comparable to the U.S. Census figures on median earnings in the past 12 months, which analyzes only the population with earnings.

¹⁴ We first transform the income data to 1999 dollars using the IPUMS CPI99 adjustment factor, and then adjust the income to 2022 dollars. See IPUMS note on adjusting dollar amount variables for inflation (CPI-U), <https://cps.ipums.org/cps/cpi99.shtml>

Finances

Income

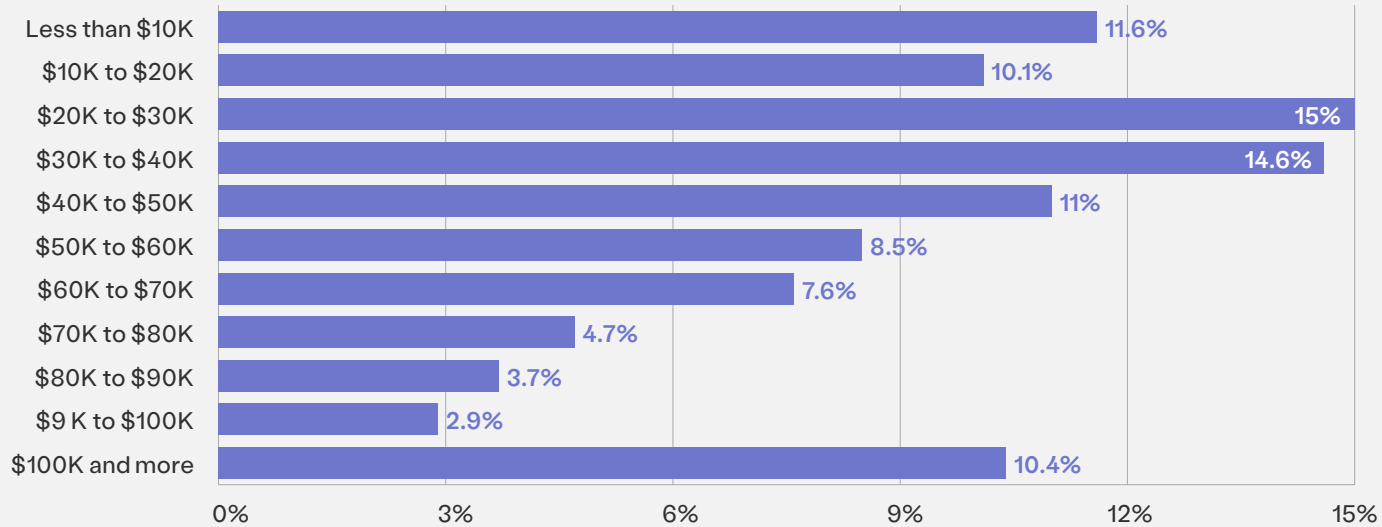
The individual incomes of most Latinos in San Diego County are \$50,000 or less.¹⁵

As can be seen in Figure 13, however, a sizable portion of the Latino population (over 60,000 people, approximately 10% of the population), is earning \$100,000 or more.

San Diego has a higher median income than Riverside and San Bernardino counties, both for all residents and for Latinos specifically.

When adjusting for the high cost of living,¹⁶ however, Latinos in San Diego have a lower median income than other Southern California counties. In San Diego, we see a much larger gap between Latinos and non-Latinos in both scenarios, although the biggest gap is in Los Angeles County.

Figure 13: Latino Income Distribution



¹⁵ For context, single adults in San Diego County could expect to pay for housing, food, transportation, health care, taxes and miscellaneous other expenses without additional assistance (family, governmental or otherwise) on an annual salary of \$38,919 in 2021. Family-sustaining wages are affected by the age of any children in the household, so a single adult with an infant would need to make \$79,792, an adult with one preschooler would need to make \$74,580, an adult with a school-age child would need to make \$68,534, and an adult with a teenager would need to make \$53,768. The Center for Women's Welfare. (2023). *Self-Sufficiency Standard: California*. University of Washington. <https://selfsufficiencystandard.org/california/>

¹⁶ Basic expenses, such as housing, food and healthcare, cost more or less in different locations and at different points in time. This is referred to as the cost of living. We compare income by counties by adjusting their incomes by the Cost of Living Index (COLI) calculated by the Council for Community and Economic Research (C2ER) and published by Lightcast. A COLI above 100 indicates the cost of living is higher than average in that county, and a COLI below 100 indicates that the cost of living is lower than average. To create cost-of-living-adjusted earnings, we divide earnings by the index and then multiply the result by 100. For more information: <https://kb.lightcast.io/en/articles/6957490-c2er-cost-of-living-data>

Finances

Income

For the Latino population, we can see a steep drop in median income after 2008, from \$35,000 to \$29,000 in 2011, where it stabilized at around \$30,000. It has risen quickly since 2017, reaching around \$39,000 in 2022. For the non-Latino population, income had been trending downward from 2005 to 2013, when it began increasing, reaching \$61,000 in 2022.

Over the last 10 years, income has increased for both Latinos and non-Latinos in San Diego County, but the gap between the two groups has persisted (See Figure 15).¹⁷

Figure 14: Median Income & Cost of Living Adjusted Median Income by Ethnicity and County

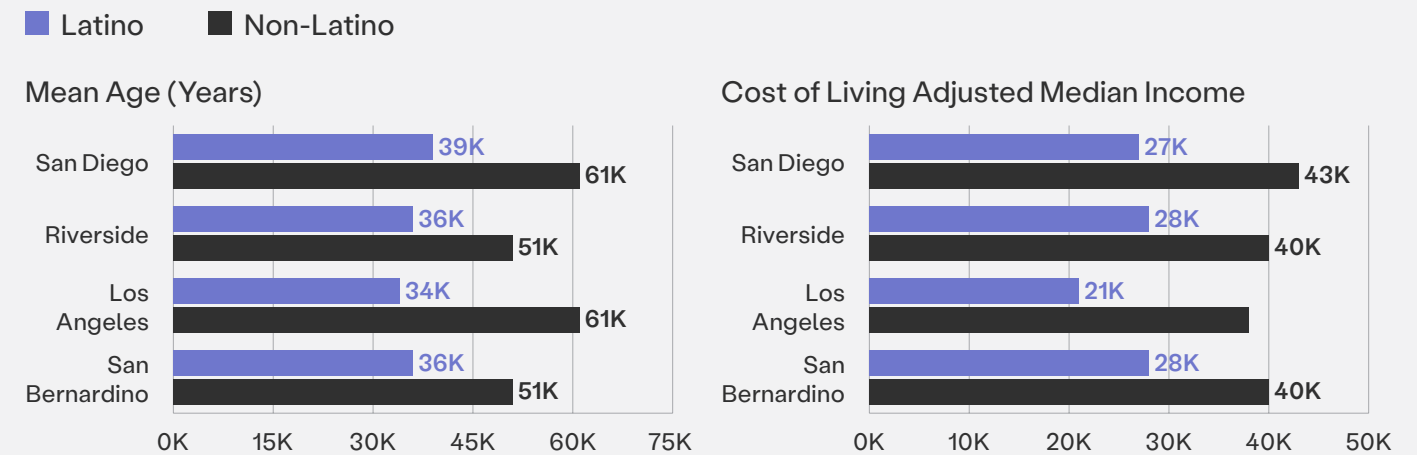
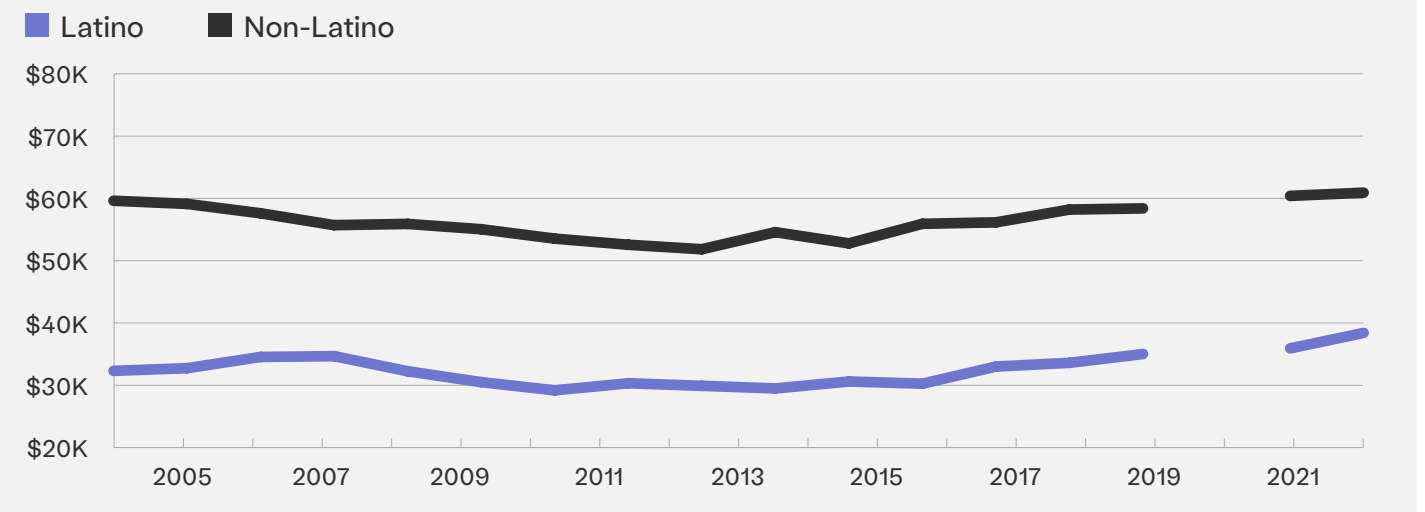


Figure 15: Median Income by Ethnicity, 2005–2022



¹⁷ Median income in the chart analysis is inflation-adjusted across all years to 2022 dollars.

Finances Income

Given the gap between San Diego Latino and non-Latino median incomes, it might not be surprising to find that Latinos' median income is the lowest among the racial categories we analyzed. The gap is substantial, with almost a \$28,000 difference between the highest (White alone, non-Latino) and the lowest (Latino of any race) median earners (see Figure 16).

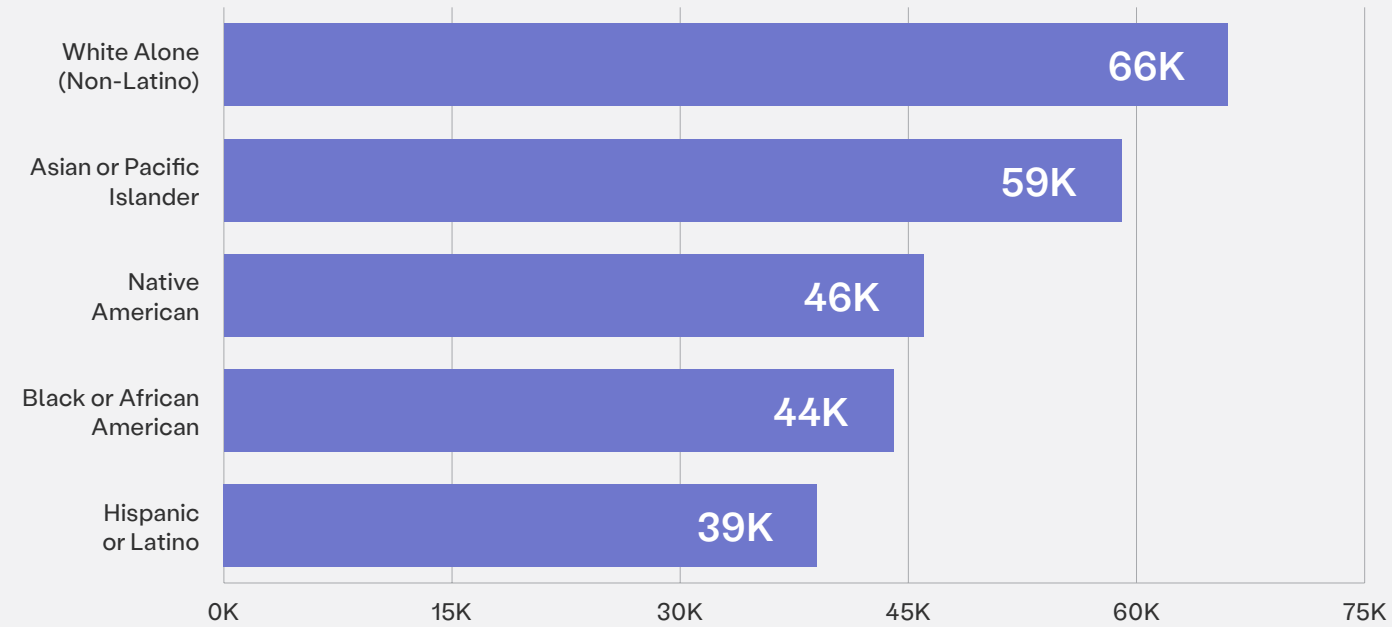
In Figure 17 we see that geographically, high-income earning Latinos tend to be concentrated from the north part of the city of San Diego to Poway, along with pockets in both the north and south of the inland part of the county. Some of the lowest incomes are also in the city of San Diego, as well as seen along the southern border and north of Oceanside.

Access to Resources

Because of lower incomes in the Latino community and the high cost of living in San Diego County, government and nonprofit resources are often needed to bridge the gap.

Barriers to accessing existing support was brought up extensively in the focus groups. Participants mentioned that a big part of their jobs included walking clients through the process of applying for resources like government benefits or financial aid. For businesses, this includes helping access legal services to legitimize an informal business or getting capital and loans. Some talked about how resources are available, but often the community doesn't know about them.

Figure 16: Median Income by Race (Inclusive)



Finances Income

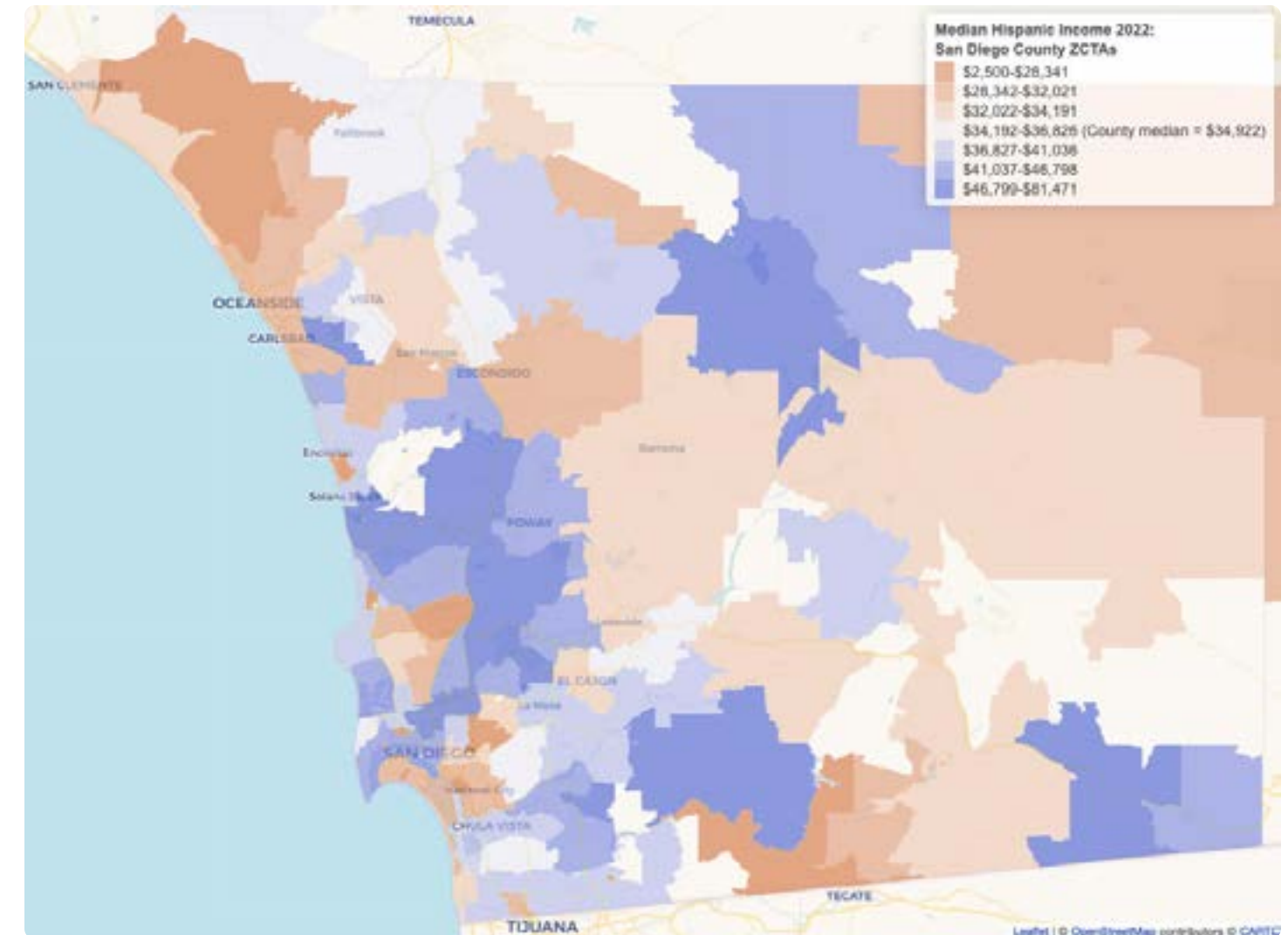
Communicating these resources, ranging from government, community colleges, and nonprofit organizations, with the community is a significant part of their job. For those who are unfamiliar, these programs are difficult to learn about and apply to.

Participants also mentioned that services—including workshops, events, financial services and training opportunities—could be more accessible to the community if they were offered in Spanish and with cultural competence. Without services in their own language, families need to rely on their English-

speaking children or on nonprofit organizations to access resources and services. The alternative is seeking out services that are offered in Spanish and, unfortunately, predatory services like payday lenders with exorbitant interest rates frequently emphasize accessibility in Spanish.

Other resources that came up were for the undocumented population who don't qualify for government support, legal services, homeownership support, financial support for emergencies and childcare.

Figure 17: Hispanic (Latino) Median Income of Wage Earners by Zip Code



“These places [payday lenders] are essentially in every single corner, and [community members] don’t know how to avoid that, because they’re able to provide these services in Spanish, whereas in major banks, sometimes you can’t get someone who speaks Spanish and who can provide this information to you.”

Human Services Nonprofit Leader

Finances

Wealth Building

It takes more than a high income to build wealth. Wealth is an accumulation of assets; it can be used to pay expenses in retirement, passed down to the next generation or donated to an important cause. To build wealth, one needs to make more money than they spend and save some of that income, ideally investing it in an asset that appreciates.

Age has an influence on wealth and economic mobility, and at an average age of 33 years (compared to the 42 years of non-Latinos) most Latino community members have not had the same time to increase their wages and build wealth. However, this also means the San Diego Latino community is entering the years where net worth has been seen to increase rapidly,¹⁸ and it is a great time to invest in supporting them in building wealth.

Wealth data is difficult to acquire; to our knowledge, no reliable data source about local wealth by race and ethnicity exists. However, we can discuss national patterns in wealth, barriers to wealth building and homeownership—one historically popular way of building wealth.

¹⁸ Smeraski, J., Nimmons, E., Campos, J., & Cossio, M. (2023). *2023 Drivers of Wealth: State of Hispanic Wealth Report*. Hispanic Wealth Project, NAHREP. <https://nahrep.org/downloads/2023-SHWR-Drivers-of-Wealth.pdf>

Wealth Building

Wealth Gap

Nationally, the Latino wealth gap is larger than the Latino income gap: Latino Americans earn half as much as White Americans and have less than a quarter the amount of wealth (nationally, approximately \$200,000 and close to \$1 million, respectively, in 2019).¹⁹ This isn't a reflection of Latino's failure to save. First, it is more difficult to save even proportionally at lower incomes. Second, many White families have had generations of economic power protected by housing, employment and education policy to accumulate wealth over centuries; these families are bringing up the average wealth among White families.²⁰

When we asked focus group participants about the challenges Latinos experienced in terms of wealth building, the themes that came up the most were education and workforce development, homeownership and housing affordability, financial wellness, systemic barriers and entrepreneurship. Participants believe these are the key areas for supporting Latinos in building wealth.

In this section, we will talk about the opportunities and challenges that today's Latino community faces when building wealth.

Entrepreneurship

Entrepreneurship is a pathway to wealth-building, and as mentioned above, focus group participants identified it as one of the best opportunities for Latinos to build wealth. As of 2021, Latinos own nearly five million businesses nationally, generating over \$800 billion in annual revenue.²¹ According to Stanford's 2023 State of Latino Entrepreneurship Report, Latino business owners are doing many things right. Latino-owned businesses are growing at a faster rate than White-owned businesses, have a greater proportion of women-owned and immigrant-owned businesses, and are adapting to new technologies faster than White-owned businesses. However, they also face challenges. They have a smaller proportion of employer businesses, or businesses with at least one employee and that generate at least \$10,000 in annual revenue, and access to capital is a challenge. Latina-owned businesses in particular have the lowest approval rates for business loans from national and local banks when compared to Latino-owned and White-owned businesses.²²

Locally, we learned about the challenges of entrepreneurs that come to San Diego nonprofits seeking support. Focus group participants highlighted the need for access to capital, providing services in Spanish, engaging those in the informal economy, and supporting unconventional types of businesses like street vendors.

Wealth Building

Some resources organizations mentioned working with that support Latino business owners were the local chamber of commerce, the community colleges, the Women's Business Center, the Small Business Administration (SBA), and the San Diego Small Business Development Center (SBDC).

Supporting Latino entrepreneurs and small business owners will be a key step in helping the Latino community build wealth and achieve economic mobility.

Distrust in the Financial System

The simplest way to build wealth is through investment, especially tax-advantaged investments like 401ks and Individual Retirement Accounts (IRAs). Focus group participants mentioned that the Latino community has a distrust of the financial system; this distrust is a hurdle to wealth-building.

The lack of trust described by focus group participants is different from a lack of financial literacy and requires cultural sensitivity and creative solutions to help the community establish better relationships with the financial system. Focus group participants mentioned clients having a fear of opening bank accounts because they don't trust the bank to keep their money safe, or because they have been taken advantage of by predatory lenders²³ that draw Latinos in because they offer services in Spanish and are commonplace in some Latino communities. Some mentioned that the immigrant Latino population might not know there are products they can access with an Individual Taxpayer Identification

Number (ITIN) even without a Social Security number, and some are afraid of reaching out because of immigration status.

Previous research identifies some reasons for the distrust of banks, including bad experiences with banks in their home country, fear of deportation for undocumented immigrants, being impacted by banks during the 2008 economic crisis, and banks advertising in Spanish without also providing accompanying documentation in Spanish. These concerns are passed on through word of mouth and intergenerationally, which can impact the behaviors of those who never had these experiences.²⁴

Participants lamented small businesses missing out on access to capital and loans, like the pandemic era's Paycheck Protection Program loans, because they are unbanked, and students not applying for financial aid and scholarships when going to college because they are not familiar with the system. Some mentioned that with better planning, credit and banking relationships, Latinos could more easily access first-time homebuyer programs and purchase homes.

Some ways participants recommended dealing with this was introducing financial literacy early on to students, providing financial services in Spanish, and making sure to have an element of cultural sensitivity in financial literacy topics, taking into consideration Latinos' attitudes towards retirement, credit cards or trusting their savings to banks.

¹⁹ Aladangady, A., & Forde, A. (2021). *Wealth Inequality and the Racial Wealth Gap*. <https://www.federalreserve.gov/econres/notes/feds-notes/wealth-inequality-and-the-racial-wealth-gap-20211022.html>

²⁰ Shapiro, T., Meschede, T., & Osoro, S. (2013). *The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide*. Institute on Assets and Social Policy. <https://heller.brandeis.edu/iere/pdfs/racial-wealth-equity/racial-wealth-gap/roots-widening-racial-wealth-gap.pdf>

²¹ U.S. Senate Committee on the Budget. (2021). Hispanic entrepreneurs and businesses are helping to drive the economy's entrepreneurial growth and job creation. <https://www.jec.senate.gov/public/index.cfm/democrats/2021/11/hispanic-entrepreneurs-and-businesses-are-helping-to-drive-the-economy-s-entrepreneurial-growth-and-job-creation>

²² Gomez-Aguinaga, B., Foster, G., & Porras, J. I. (2023). *State of Latino Entrepreneurship*. Stanford Graduate School of Business, Latino Business Action Network. <https://www.gsb.stanford.edu/sites/default/files/publication/pdfs/state-latino-entrepreneurship-2023.pdf>

²³ "Predatory lending is any lending practice where the borrower is taken advantage of by the lender. Predatory lenders impose lending terms that are unfair or abusive." Predatory Lending. (2020). Cornell Law School, Legal Information Institute. https://www.law.cornell.edu/wex/predatory_lending

²⁴ Padua, L., & Doran, J. (2016). From Being Unbanked to Becoming Unbanked or Unbankable: Community Experts Describe Financial Practices of Latinos in East Los Angeles. *Journal of Community Practice*, 24, 428–444. <https://doi.org/10.1080/10705422.2016.1233477>

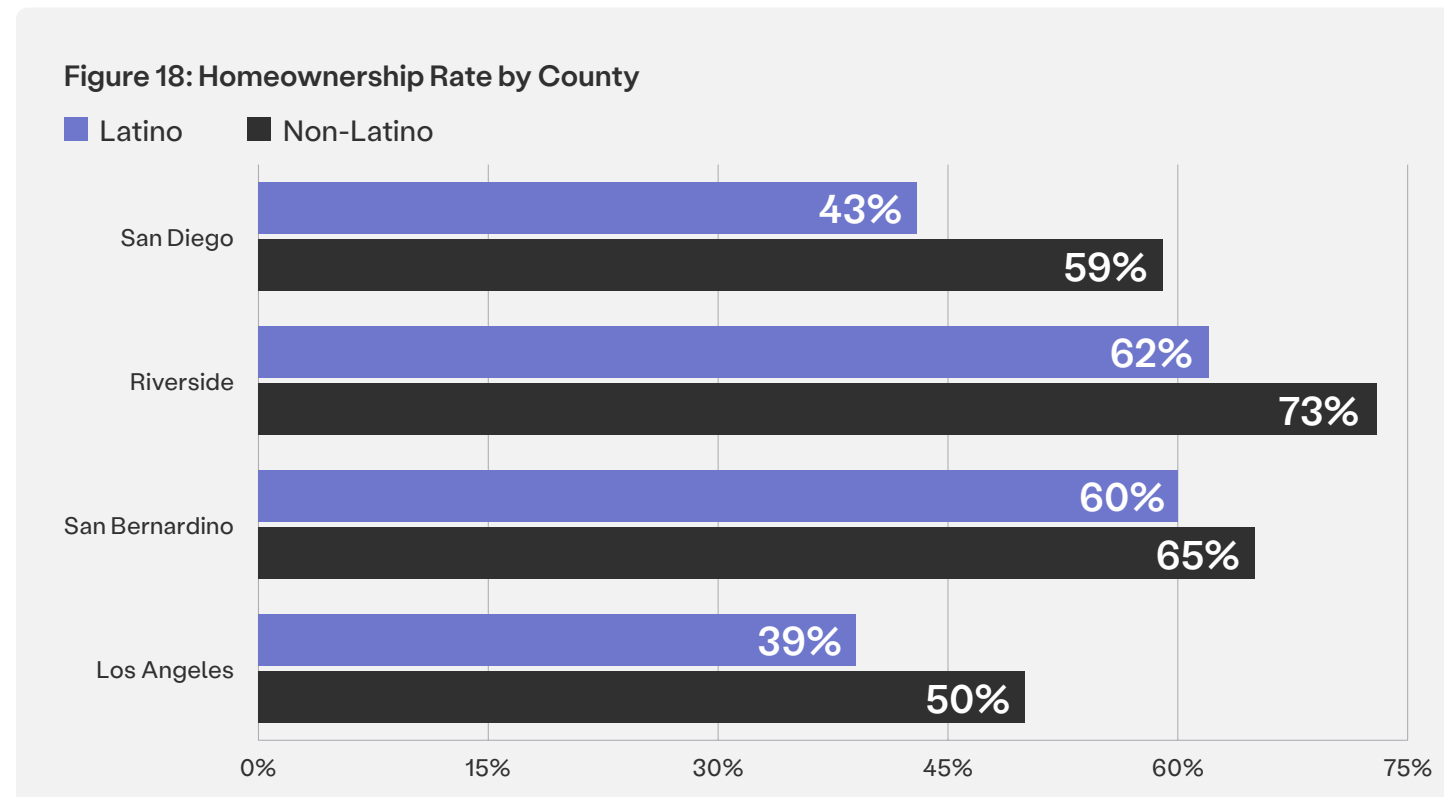
Finances Wealth Building

Homeownership

Although homeownership is difficult even for high-income earners in San Diego, it has historically been an achievable and popular means of wealth accumulation as portions of mortgage payments and rising home values over recent decades have built equity for homeowners. With the exception of May 2022–February 2023, home prices in San Diego County have been rising steadily since 2012. The rate of change has been particularly sharp since 2020, with a 61% increase in home prices over this timeframe.²⁵

In 2019, Latinos held most of their wealth in their homes (54% of their investments were in real estate), while the general population was more diversified (35% of their investments were in real estate). Holding wealth in any one asset, in this case a home, is not recommended; people not only miss out on investing in other wealth-generating assets, but they are also more vulnerable to losing their wealth in market fluctuations, like the 2008 financial crisis, if they lack diversification in their investments.²⁶

For Latinos in San Diego, homeownership rates are 43%.²⁷ Out of all homes where Latinos live, 43% are owned, while the rest are rented. For non-Latinos, this number is 59% (see Figure 18).



²⁵ S&P Dow Jones Indices LLC, S&P CoreLogic Case-Shiller CA-San Diego Home Price Index [SDXRSA], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/SDXRSA>

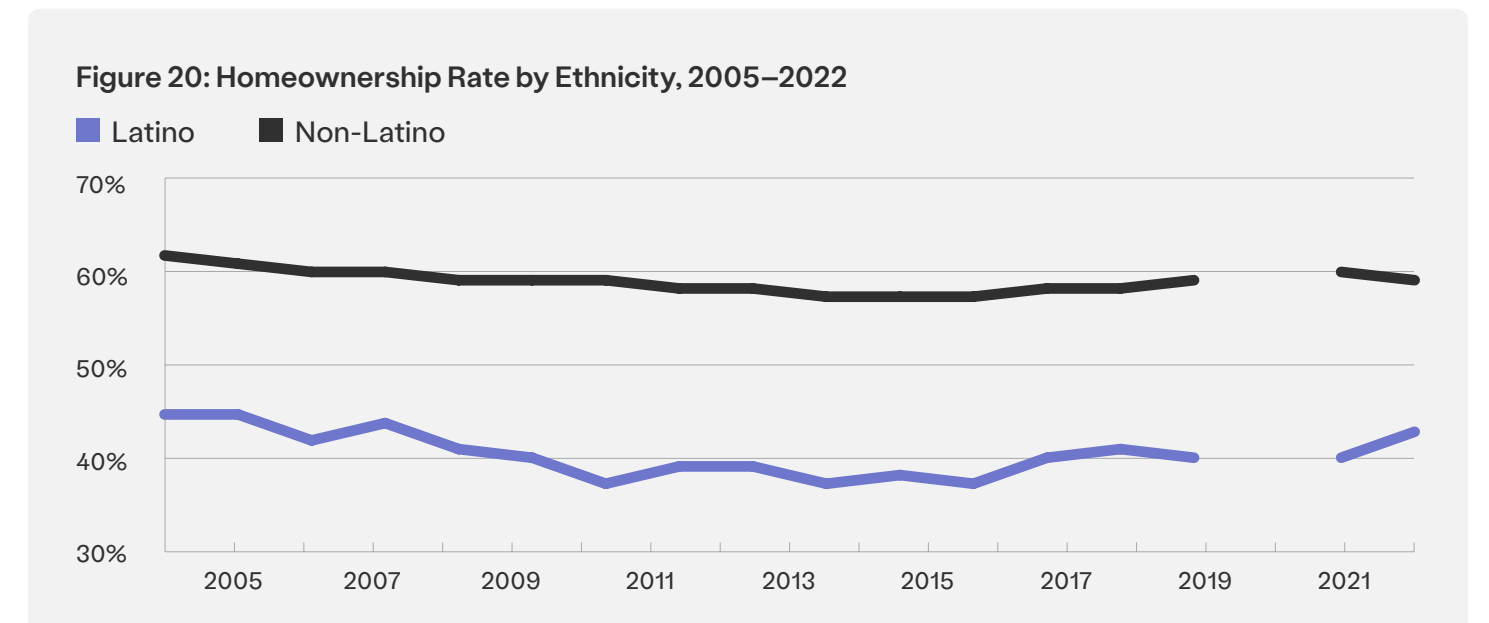
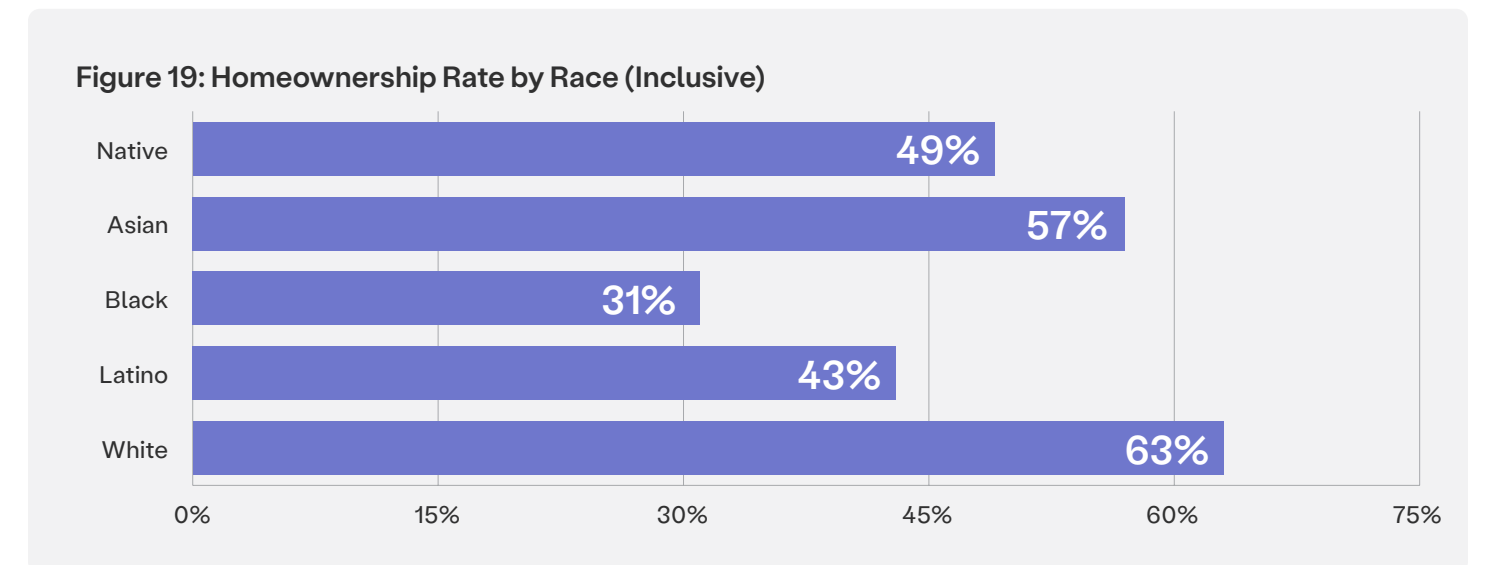
²⁶ Smeraski, J., Nimmons, E., Campos, J., & Cossio, M. (2023). 2023 Drivers of Wealth: State of Hispanic Wealth Report. Hispanic Wealth Project, NAHREP. <https://nahrep.org/downloads/2023-SHWR-Drivers-of-Wealth.pdf>

²⁷ We analyzed homeownership as the percentage of homes owned, rather than rented, by households out of all homes inhabited. Notably, this is different than the way the U.S. Census measures homeownership rates: the percentage of owner-occupied housing units. We measure homeownership this way because we are more interested in the experiences of people than properties.

Finances Wealth Building

Homeownership rates are lower in San Diego than in Riverside and San Bernardino, both generally and for the Latino population, which can be attributed to the high cost of housing in San Diego. However, the difference between the Latino population's homeownership rates and the non-Latino population's homeownership rates is the highest in San Diego, so there could be other factors that make Latinos less likely to own their homes.

Since 2005, the homeownership rate of the non-Latino population has been relatively stable and has ranged from 57% to 62%, while the Latino population's homeownership rate has fluctuated more noticeably and has ranged from 37% to 45%. Latinos reached their highest rate of homeownership in 2006 at 45%, and although the rate has been trending upward after falling, it has not reached pre-2008 housing crisis levels, standing at 43% in 2022 (see Figure 20).



Wealth Building

Housing

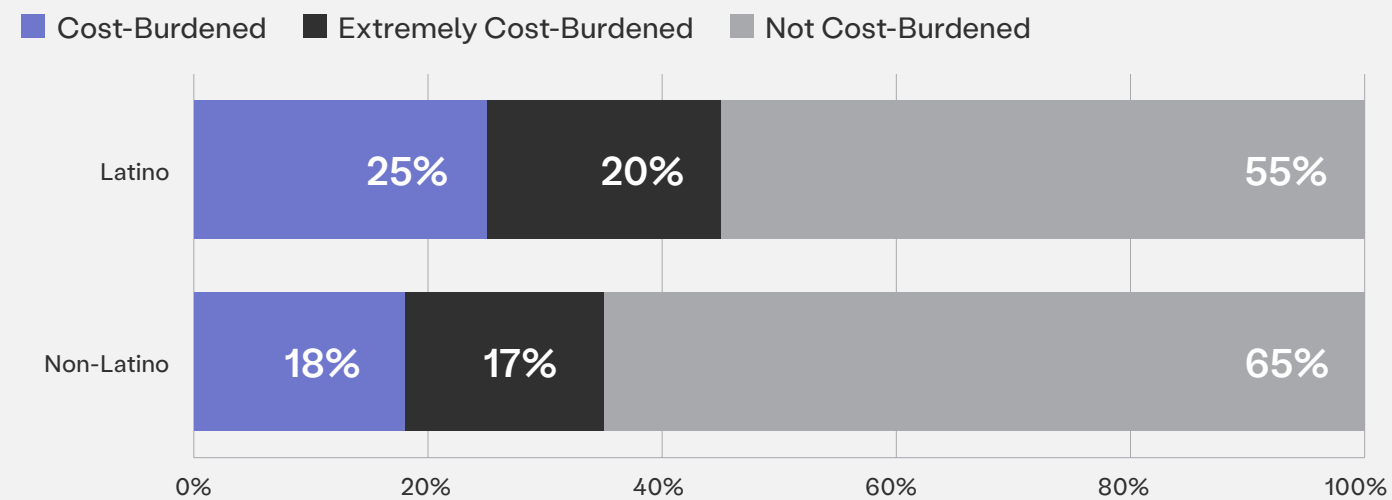
Housing affordability is a serious concern in San Diego. Analyzing cost-burdened households is a way we can shed light on how unaffordable San Diego is compared to current incomes. Households are cost-burdened if they pay more than 30% of their income in housing costs, and extremely cost-burdened if they pay more than 50%.²⁸ In San Diego County, 21% of households are cost-burdened, and another 18% are extremely cost-burdened. For Latinos, 45% of households are cost-burdened or extremely cost-burdened, significantly higher than the 35% of non-Latino households in the same circumstances. (See Figure 21).

Even short of purchasing a home, the (lack of) affordable housing was mentioned by focus group participants as a big challenge to Latino’s ability to build wealth, both in terms of spending too much on rental housing and not being able to afford a home.

Participants recalled that clients left San Diego because they could no longer afford housing and mentioned that an average wage was not enough to cover expenses. Focus group participants mentioned that possible solutions to this issue could include affordable housing, financial literacy programs to help people become homeowners, first-time homebuyer grant programs, and creative financing options like purchasing a home with family members.

The quality of housing and access to services in the surrounding area was mentioned as a factor to keep in mind when helping the community select a home.

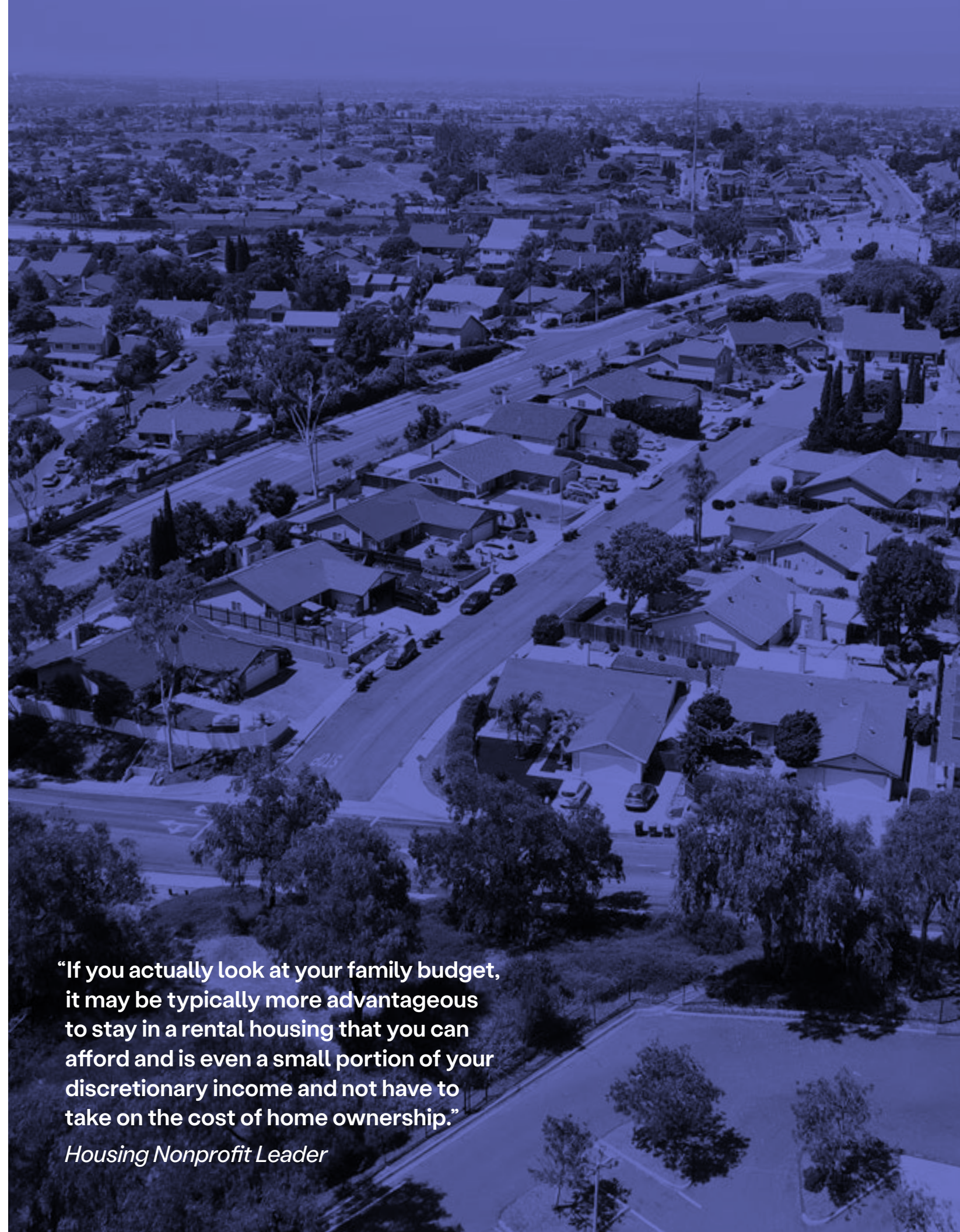
Figure 21: Households Spending Over 30% of Their Income on Housing



²⁸ Kimberlin, S. (2019). *California’s Housing Affordability Crisis Hits Renters and Households with the Lowest Incomes the Hardest* [Issue Brief]. California Budget & Policy Center. https://calbudgetcenter.org/app/uploads/2019/04/Report_California-Housing-Affordability-Crisis-Hits-Renters-and-Households-With-the-Lowest-Incomes-the-Hardest_04.2019.pdf

“If you actually look at your family budget, it may be typically more advantageous to stay in a rental housing that you can afford and is even a small portion of your discretionary income and not have to take on the cost of home ownership.”

Housing Nonprofit Leader





Holistic Well-Being

45%

of Latinos/a households are cost-burdened or extremely cost-burdened, compared to 35% of non-Latino households in the same circumstances.

Holistic Well-Being

While investigating economic mobility for the San Diego Latino community, many of our focus group participants raised topics related to other types of well-being. To support individuals in their pathway to building wealth, it is important to also support their general well-being.

In this section, we review mental health, equity, community and the needs of nonprofit organizations.

Mental Health

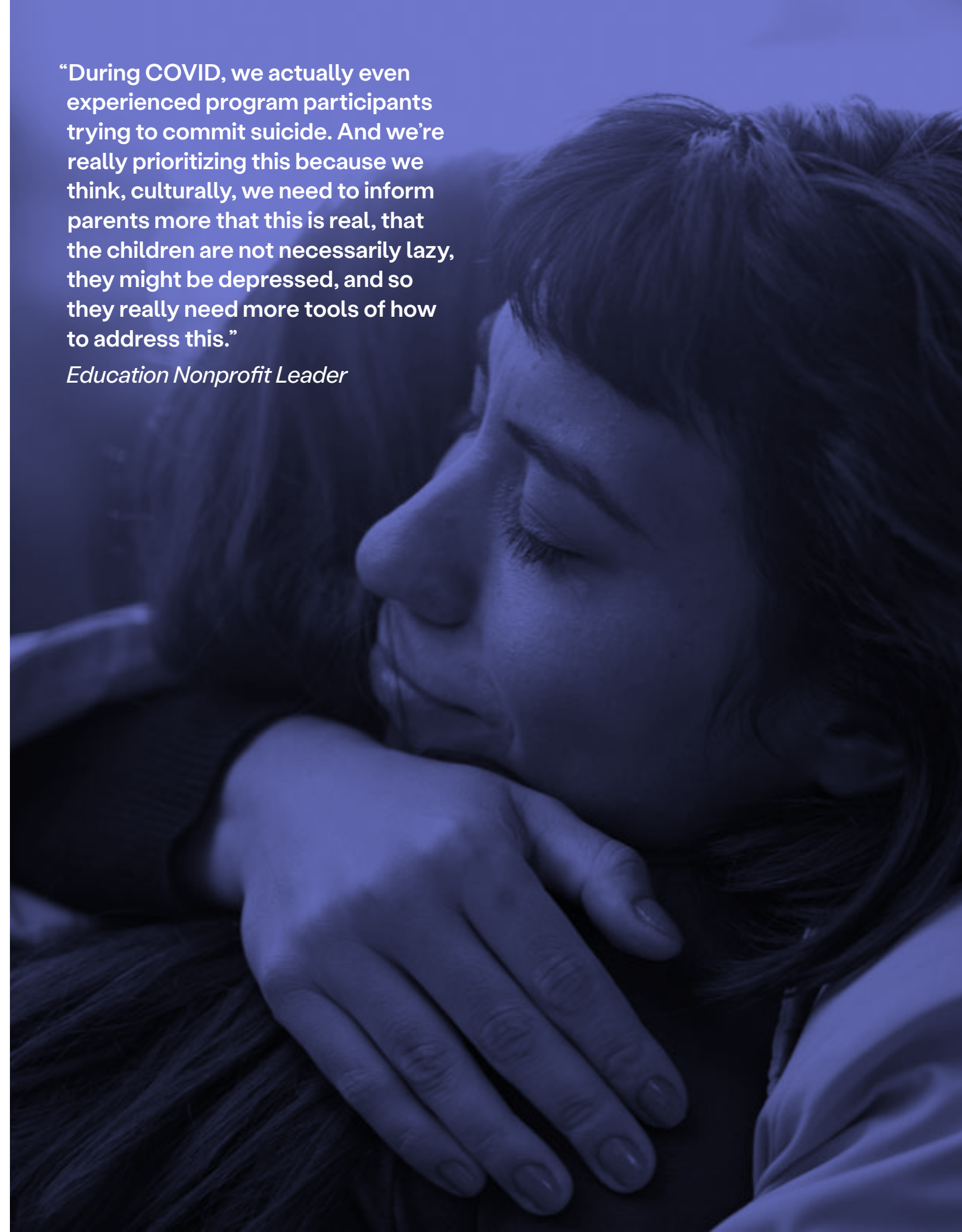
Many participants mentioned addressing mental health as an opportunity in the community. A lack of adequate mental health resources and cultural stigma are reasons it is hard for Latinos to receive mental health support.

Cultural sensitivity, services in Spanish, and representation in the industry were mentioned as ways to help Latinos become comfortable with the topic of mental health. Participants mentioned a need for counseling for parenting, students, healthy relationships and addiction rehabilitation. The pandemic re-emphasized the need to address these issues for focus group participants.

Participants highlighted that their clients are navigating long waiting lists, difficulty accessing telehealth services because of a lack of digital literacy or access to technology, and in the case of undocumented immigrants and asylum seekers, not qualifying for government benefits.

“During COVID, we actually even experienced program participants trying to commit suicide. And we’re really prioritizing this because we think, culturally, we need to inform parents more that this is real, that the children are not necessarily lazy, they might be depressed, and so they really need more tools of how to address this.”

Education Nonprofit Leader



Community


Building community is a core focus for nonprofit leaders participating in our focus groups.

Many shared that to help their clients, they had to build trust by offering services in Spanish, being culturally sensitive, striving for representation and fostering a sense of community. They mentioned Latino clients' willingness to volunteer and engage with workshops and events as a sign of credibility and trust.

Focus group participants noted that Latinos highly value community and actively support one another. This commitment manifests in broad community involvement through volunteerism, as well as in providing financial support to friends and family, from adult children assisting their parents to sending money to extended family members, sometimes even at their own financial

detriment. Participants called for a narrative change from Latino individuals solely as receivers of aid, to Latinos also as generous volunteers and philanthropists in their own ways.

Still, they shared they would like to see more of a sense of community among Latinos to foster belonging. Many desire a community that encourages empowerment of Latino leadership, including mentorship programs between successful businesses and hopeful entrepreneurs, apprenticeships, and representation in healthcare, finance and other decision-making roles. Having more time and space for the community to meet regularly could help better communicate resources and encourage more people to take advantage of them.



“I think one thing that distinguishes Latino philanthropy is that it’s incredibly generous, and that’s not always the narrative. And so how wonderful would it be to be able to tell that story of generosity, tell that story about caring for whole communities and the multi-generational aspect of the way that we move in the world.”

Philanthropy Nonprofit Leader

Holistic Well-Being

Equity

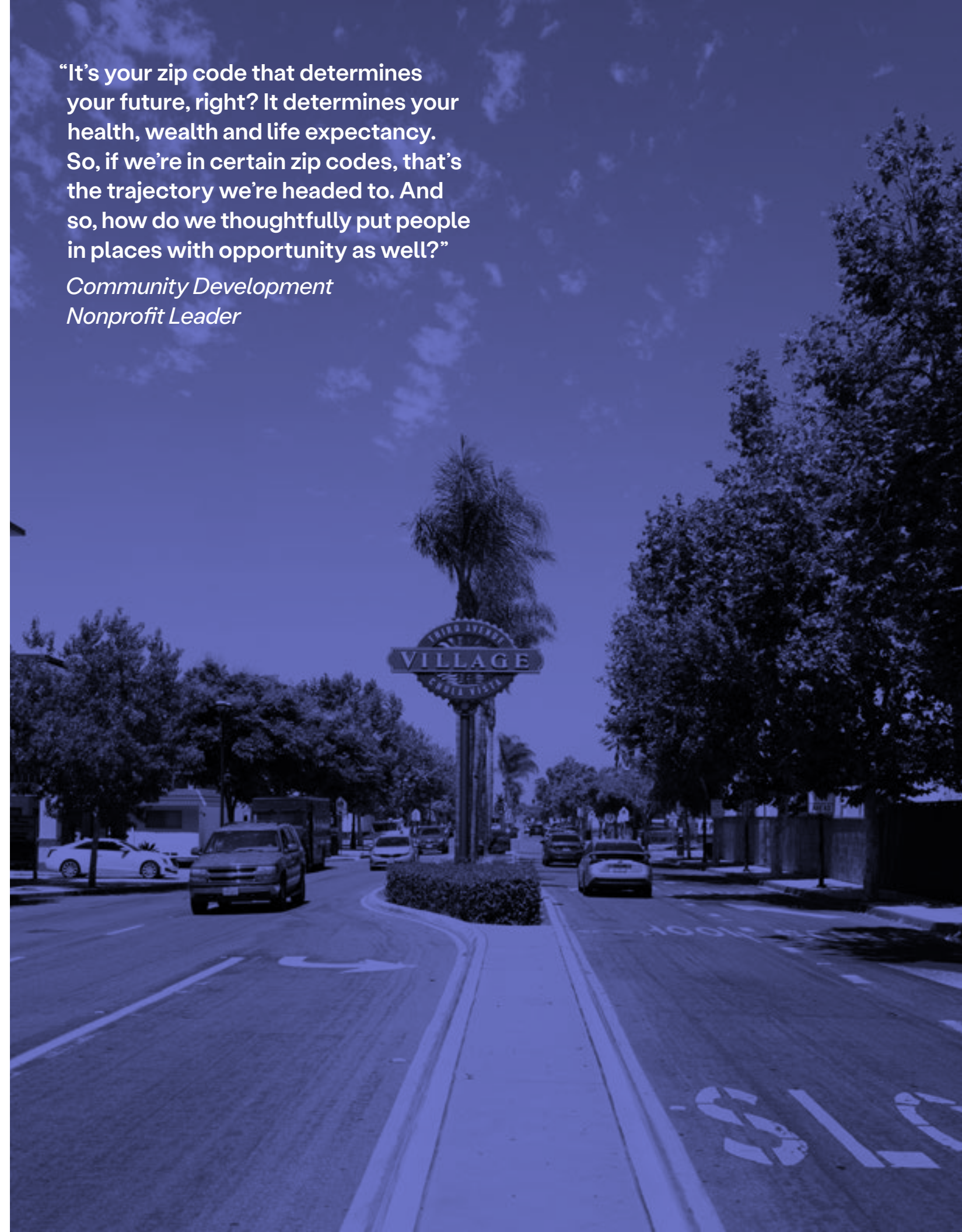
Participants made sure to highlight that it is necessary to look at the Latino community's needs through an equity lens.

Historic underinvestment led to many of the current challenges for economic mobility and wealth generation, so to help the community thrive, systemic barriers need to be identified and removed. Some barriers mentioned included lack of wealth and capital to start or formalize a business, inadequate infrastructure (i.e., access to broadband internet, high-performing schools) in Latino neighborhoods, environmental injustice leading to poor health outcomes, and a lack of affordable childcare and eldercare.

Equity is tied to the other themes mentioned above. In education, for example, for those who don't know the financial system it is difficult to find ways to finance their education. Adults in low-wage jobs are not encouraged to seek higher education and often aim for certificates that are faster to attain but don't substantially raise their wages. Participants also mentioned the school-to-prison pipeline and desire to steer youth into education to help them obtain higher wages and pivot from unwanted alternatives.

“It’s your zip code that determines your future, right? It determines your health, wealth and life expectancy. So, if we’re in certain zip codes, that’s the trajectory we’re headed to. And so, how do we thoughtfully put people in places with opportunity as well?”

*Community Development
Nonprofit Leader*



There are many organizations that serve San Diego's Latino community, helping to address the needs and bridge the gaps identified in this report.

In this section, we review the needs that leaders of those organizations identified that will allow them to continue to serve the community effectively, including funding, data and community among organizations.

Nonprofit & Community-
Based Organization Needs

15%

of nonprofit CEOs are Latino.

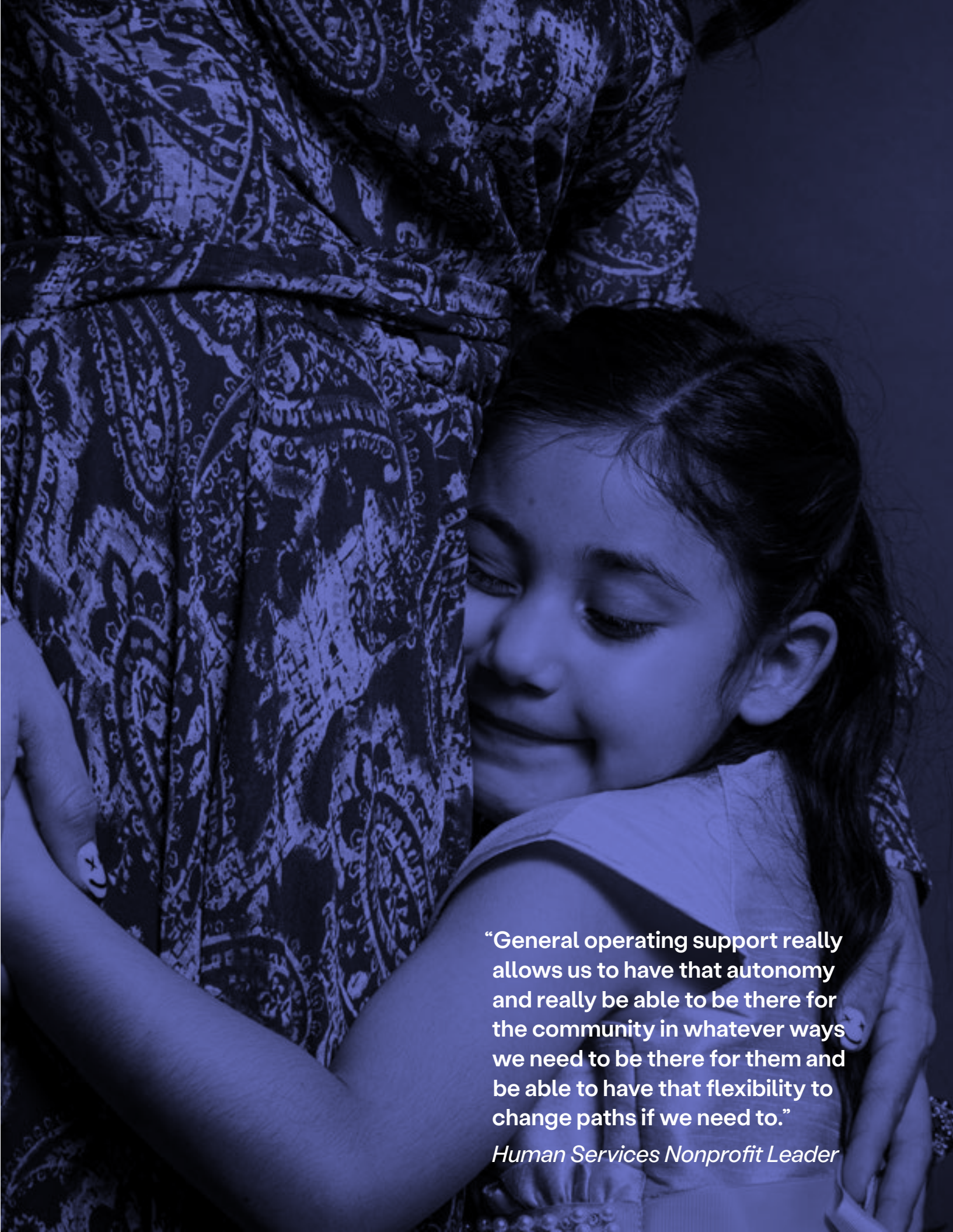
Nonprofit & Community-Based Organization Needs Funding

Participants mentioned the importance of supporting their organizations through long-term operational investment and relationship building, which requires flexible, multi-year funding.

Funding tied to one intervention might not allow them to support the community if things change. Grant funding that is too specific might follow trends that do not fit the community's needs. Some organizations mentioned the need for advocacy in the community but are lacking the staff to engage in this way. They mentioned grants often will not cover administrative costs, while they struggle to pay and train their staff. They desire training in grant writing, administration and management.

Organizations would like to know how to improve their proposals when rejected for grants and to have clear evaluation metrics when they get funding. Participants also stated that the work they do is meant to improve Latinos' lives in the long-term, and their impact cannot be measured in the time frame grants often require. They mentioned wanting to co-create different ways to evaluate impact with grant funders.

Organizations in our focus groups expressed interest in data about nonprofit leadership in San Diego County. The Nonprofit Institute at the University of San Diego has a library of resources including nonprofit best practices and research that local organizations can refer to. Their annual report, *State of Nonprofits and Philanthropy in San Diego*, covers racial and ethnic representation in nonprofit leadership (15% of nonprofit Chief Executive Officers are Latino) and other diversity metrics, as well as data on what causes and types of nonprofit funding is going to ("39% of funders direct the majority of their funding to Black, Indigenous and People of Color [BIPOC]-serving nonprofits").²⁹



"General operating support really allows us to have that autonomy and really be able to be there for the community in whatever ways we need to be there for them and be able to have that flexibility to change paths if we need to."

Human Services Nonprofit Leader

²⁹ Tinkler, T., Meschen, C., Durnford, J., Deitrick, L., & Young, E. (2023). 2023 State of Nonprofits and Philanthropy Annual Report 2023 State of Nonprofits and Philanthropy Annual Report. The Nonprofit Institute. <https://digital.sandiego.edu/cgi/viewcontent.cgi?article=1019&context=npi-stateofnp>

Nonprofit & Community-Based Organization Needs

Community

Focus group participants expressed a desire to continue collective discussions on strengthening the Latino community.

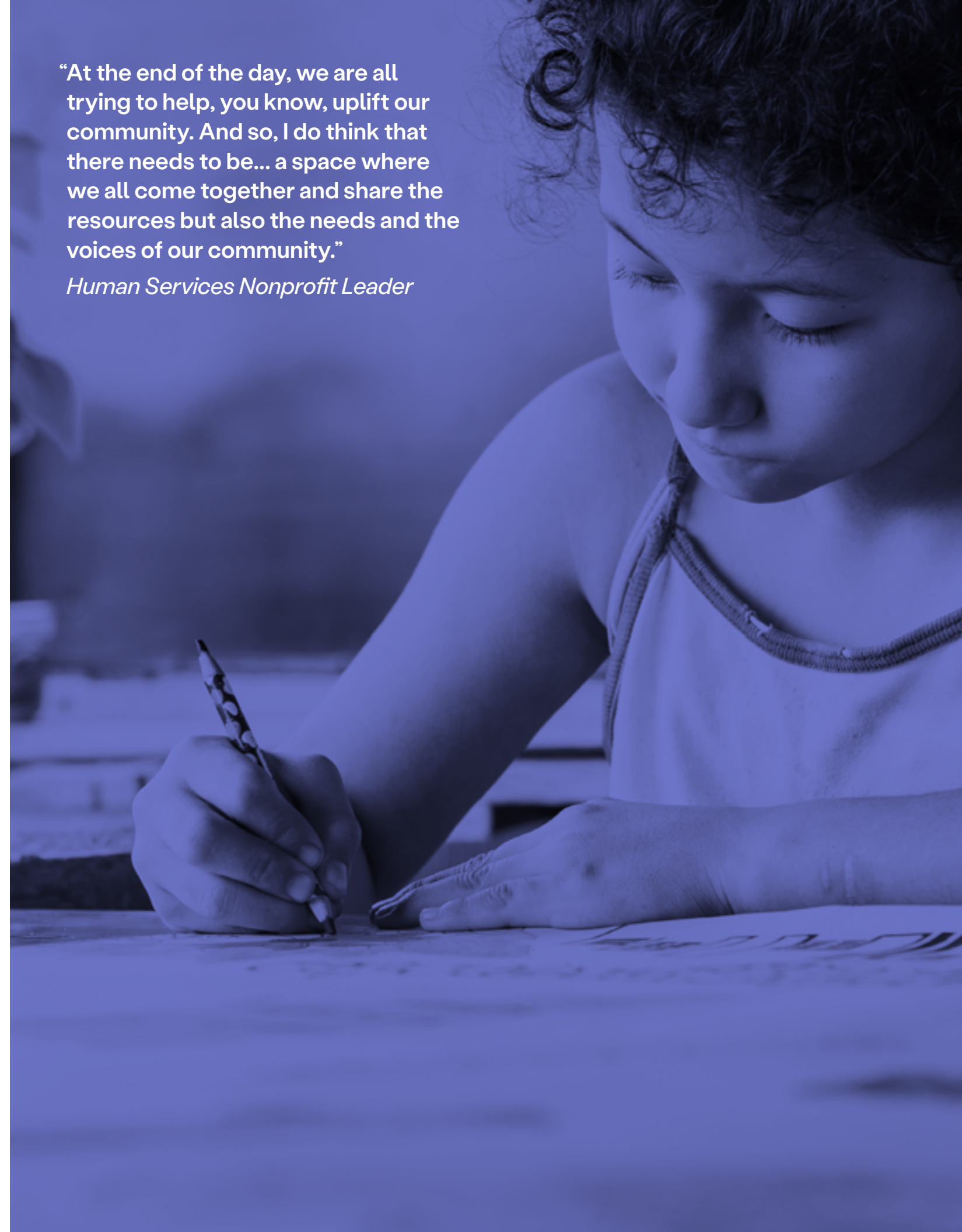
They want to convene and have generative discussions about the needs of Latinos, and the ways that they could support each other and their clients.

From directing participants to other nonprofits for extra support, to sharing employees amongst different community organizations, participants

were excited for more collaboration. Because of the community-based organizations' limited resources, participants voiced interest in sharing staff they only needed part-time, like bookkeepers and interpreters for Latin American Indigenous languages.

“At the end of the day, we are all trying to help, you know, uplift our community. And so, I do think that there needs to be... a space where we all come together and share the resources but also the needs and the voices of our community.”

Human Services Nonprofit Leader




Data

Organizations would like to easily access data about Latinos, especially disaggregated data, where they can see the community from different lenses, including by race, gender, age and geographic region of San Diego.

Organizations state they often do not have the data for specific characteristics and needs in their own regions. Information they would like to know includes economic mobility by age, transportation habits, the community's philanthropy and volunteering efforts, detailed education data, and data that could help them evaluate their programs. For example, nonprofits that provide education-related interventions mentioned that to evaluate their programs, they would need to compare those who participated and those who did not. However, student data is hard to obtain for organizations with limited resources. Many groups agreed that it was

important to let the community know that Latinos greatly contribute to their communities and the need to change the narrative that they are only on the receiving end of aid.

Some mentioned that, because their communities' needs are ever-changing, they would like to hear about their needs more often, through surveys or other means. For transparency reasons, participants also wanted to know how grants and funding were being distributed among nonprofits and community-based organizations, including what the awardees do and what their leadership composition looks like.



“So other people understand how much they’re contributing to the well-being, not just of the community surrounding them, but kind of like the bigger fabric of San Diego community through their volunteership.”

Human Services Nonprofit Leader

Conclusion

This study highlights the economic opportunities and challenges facing San Diego County's large and growing Latino population.

While Latinos in the region demonstrate some strengths relative to other counties, such as higher educational attainment, significant gaps remain in educational, income and homeownership outcomes compared to other racial/ethnic groups within San Diego.

The report surfaces key barriers Latinos face in building wealth and accessing economic opportunity, from the lack of affordable housing to challenges navigating resources and financial systems. Culturally relevant, linguistically accessible services and support emerged as a crucial need.

At the same time, participants emphasized the importance of recognizing Latinos' strengths and contributions, including their spirit of volunteerism and generosity. Supporting organizations deeply rooted in the Latino community will be essential to driving solutions.

Investing in Latinos, who represent over a third of San Diego County and a large portion of its younger population, will be critical to the region's long-term economic vitality and shared prosperity. This will require addressing systemic inequities, lifting up Latino leadership and voices, and providing the tailored resources and support Latinos need to overcome barriers and build intergenerational wealth. Flexible funding for Latino-serving nonprofits, convening and collaboration

opportunities, and access to population-level data disaggregated by key characteristics will help strengthen the ecosystem of support for Latino economic mobility.

We recommend foundations invest in nonprofits that provide empowering, culturally relevant financial education and help build trust in the financial system. This could include providing a list of vetted financial institutions like credit unions and providing services and informational materials in Spanish. We encourage Latino-serving nonprofits to make space for regular convenings where they can share the ways they are serving the community, both to better inform their own clients of other existing services and to collaborate on the challenges that are facing these organizations. Foundations could be a place to hold these convenings.

As workforce development is a priority for nonprofits and their clients, we recommend that organizations collaborate with each other and with other organizations like their local workforce development boards to increase their capacity to support Latinos through their career development. Nonprofits could also collaborate with other organizations like the Small Business Development Center to build clear pathways to guide Latinos through entrepreneurship and owning a small business.

Conclusion

It is critical that these resources are properly shared with the Latino community. A common concern was that although resources exist, the community cannot take advantage of them if they do not know they are there. We recommend foundations support nonprofits in their outreach efforts. A possible way to reach the community could be to tap into the pride of being Latino, of having unique ways to pursue their goals, and to create resources for the community that show culturally sensitive pathways to economic mobility and wealth generation. This could be resources like trusted financial institutions,

Latino-serving nonprofits, and educational institutions that provide services targeted toward the Latino community. Building "our" pathway to wealth building and framing it as a point of pride for the community, San Diego Foundation's establishment of El Camino Fund offers an important mechanism to advance this work in partnership with the Latino community. Ongoing efforts should be grounded in a commitment to equity, meaningful engagement of Latino residents and organizations, and an asset-based narrative that celebrates the Latino community's resilience and vibrancy.

Future Work

Based on our findings, we believe it is important to learn more about the Latino community's banking and financial wellness needs.

As was mentioned in this report, the Latino community has a lack of trust in the banking system, and better understanding the psychological, cultural, and other hurdles for the Latino community to become more involved with the financial system could allow us to remove barriers and increase access to wealth building tools.

We found that rates of bachelor's degree completions have been increasing for Latinos. This has been documented happening not only for Latinos but for the general population, but not much has been written about why attainment is increasing. Understanding the reasons behind this could help us continue to increase success in education.

We recommend more research on business ownership and entrepreneurship among Latinos. As focus groups highlighted the need to support Latino business owners, more research is needed to understand the population of Latino entrepreneurs in San Diego County. Many mentioned the need for business services in Spanish and the need to focus on those engaged in the informal economy. National research highlights a lack of access to capital as a major challenge. What kinds of capital do our entrepreneurs need, and for what purposes? Are there alternative ways to fund these businesses, and to share these avenues with the community? To understand how many Latinos need these services, we need to understand the demographics of Latino entrepreneurship locally.

Acknowledgments

This report was commissioned by San Diego Foundation and authored by the San Diego Regional Policy & Innovation Center:

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Barrio Logan College Institute

Our mission is to break the cycle of poverty by preparing underserved students to be the first in their families to go to college through after school programs that begin in third grade.
bci.org

Bayside Community Center

Our mission is to empower our diverse community to improve its quality of life through services, education, and advocacy.
www.baysideecc.org

Big Brothers Big Sisters of San Diego County

The Big Brothers Big Sisters mission is to create and support one-to-one mentoring relationships that ignite the power and promise of youth.
sdbigs.org

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Economic Analyst

Daniel Enemark, Ph.D.
Chief Economist

Casa de Amistad

Casa de Amistad is a grassroots nonprofit organization grounded in the heart of the North County San Diego community. Our welcoming neighborhood campus offers a safe and inclusive place for learning, where we meet academic and mentoring needs for our community's families. We help students by providing ongoing educational support, opportunities and experiences that place them on a path to a bright and positive future
www.casadeamistad.org

Casa Familiar

The mission of Casa Familiar is to enhance quality of life for people living in underserved and underrepresented communities. We envision healthy, just, and sustainable communities that reach our full potential.
www.casafamiliar.org

Cesar Chavez Service Clubs

The Cesar Chavez Service Clubs provides leadership development programs in public schools across San Diego County, building confidence, competence, and a sense of community within young people.
www.chavezclubs.org

Acknowledgments

Chicano Federation

Our mission is to cultivate opportunities and advocate for families and individuals for a more equitable comunidad.
www.chicanofederation.org

Chula Vista Chamber of Commerce

The mission of Chula Vista Chamber of Commerce is to represent the business community in striving to preserve a working partnership of business and professional people that promotes, protects, and expands the free enterprise system to enhance the members ability to conduct their individual businesses successfully, and to improve the economic stability of the community.
chulavistachamber.org

City Heights CDC

Our mission is to partner with residents in enhancing the quality of life in City Heights. Our vision is an inclusive and equitable community that embraces the diversity of City Heights, creates opportunities for all, and connects individuals to each other.
www.cityheightscdc.org

Community Housing Works

Opportunity begins with a stable home. Community HousingWorks provides and builds life-changing affordable apartment communities with resident-centered services for working families, seniors and people with disabilities to forge stronger futures.
chworks.org

Encuentros Leadership of North County San Diego

To empower Latino leaders through education. Encuentros Leadership has developed several programs aimed at developing a culturally affirming environment for students and their families. Using culturally responsive pedagogy, we cultivate in our students a college completing mentality and emphasize the importance of advocating for social justice and equity in education and society.
encuentrosleadership.org

Environmental Health Coalition

Environmental Health Coalition is dedicated to achieving environmental and social justice. We believe that justice is accomplished by empowered communities acting together to make social change. We organize and advocate to protect public health and the environment threatened by toxic pollution. EHC supports broad efforts that create a just society and fosters a healthy and sustainable quality of life.
www.environmentalhealth.org

Foodshed Cooperative Inc.

Foodshed works directly with farmers, eaters, and entrepreneurs to cultivate an equitable food system in San Diego while addressing the challenges posed by the climate crisis.
www.foodshedcooperative.com

Jewish Family Service of San Diego

Jewish Family Service is a people-centered, impact-driven organization working to create a stronger, healthier community where everyone can thrive.
www.jfssd.org

Legal Aid Society of San Diego

Legal Aid Society of San Diego is committed to assisting low-income and vulnerable individuals and families. We offer legal representation, information, and advice on a variety of subjects, and will help you find the resources you need.
www.lassd.org

LISC San Diego

No two neighborhoods are the same, each has its own story to tell. LISC is here to listen. By approaching LISC's mission—working with residents and partners to forge resilient and inclusive communities—on a local level, we can ensure that our work is rooted in what neighbors want for themselves, their families and the places they call "home".
www.lisc.org/san-diego

Acknowledgments

MANA de North County

Encouraging Latina girls to live healthy lives, have good character, and pursue their dreams.

manadenorthcountysd.org

MANA de San Diego

MANA de San Diego transforms communities by empowering Latinas to achieve upward mobility and a better quality of life.

manasd.org

Mano a Mano Foundation

We are a nonprofit foundation dedicated to provide support and education to the Latino community, directed by Dr. Beatriz Villarreal.

mamf.org/en

Mid-City Community Advocacy Network (CAN)

Mid-City CAN is a community-based organization located in City Heights that focuses on improving transportation, developing youth into leaders, advocating for juvenile justice, getting residents engaged, and building community power.

www.midcitycan.org

Reality Changers

We prepare youth to become first-generation college graduates and agents of change in their communities.

realitychangers.org

San Diego Council on Literacy

Uniting the community to support literacy for all, through advocacy, partnerships, and resources.

www.literacysandiego.org

Sherman Heights Community Center

Fostering community through education, cultural enrichment, health promotion and personal development.

shermanheightscc.org

Appendix

Appendix A: Tables

Table 1: Age Distribution—Latino Population

Age	Number	Percent
Age 0–9	166,142	14.5
Age 10–19	185,636	16.2
Age 20–29	197,796	17.3
Age 30–39	184,603	16.1
Age 40–49	146,236	12.8
Age 50–59	122,540	10.7
Age 60 plus	142,914	12.5

Source: IPUMS—ACS 2022

Table 2: Mean Age—Latino & Non-Latino Population, by County

Latino	Age	County
Non-Latino	41.6	San Diego
Latino	32.9	San Diego
Non-Latino	43.8	Riverside
Latino	32.4	Riverside
Non-Latino	43.1	Los Angeles
Latino	35.0	Los Angeles
Non-Latino	40.8	San Bernardino
Latino	32.3	San Bernardino

Source: IPUMS—ACS 2022

Table 3: Sex Distribution—Latino & Non-Latino Population

Latino	Sex	Number	Percent
Non-Latino	Female	1,045,546	49.1
Latino	Female	571,904	49.9
Non-Latino	Male	1,083,182	50.9
Latino	Male	573,963	50.1

Source: IPUMS—ACS 2022

Appendix A: Tables

Table 4: Ethnicity Distribution—Latino Population

Ethnicity	Number	Percent
Mexican	976,725	88.5
Puerto Rican	28,853	2.6
Guatemalan	19,580	1.8
Spaniard	16,214	1.5
Cuban	9,752	0.9
Colombian	9,411	0.9
Salvadoran	8,891	0.8
Peruvian	5,714	0.5
Dominican	4,547	0.4
Ecuadorian	3,808	0.3
Nicaraguan	3,781	0.3
Venezuelan	2,890	0.3
Panamanian	2,816	0.3
Argentinean	1,993	0.2
Chilean	1,971	0.2
Costa Rican	1,637	0.1
Honduran	1,526	0.1
Central American	1,228	0.1
Bolivian	1,164	0.1
Uruguayan	755	0.1
South American	363	0.0
Paraguayan	50	0.0

Source: IPUMS—ACS 2022

Appendix A: Tables

Table 5: Immigrant Distribution—Latino Population

Status	Number	Percent
Immigrant	350,924	30.6
Non-immigrant	794,943	69.4

Source: IPUMS—ACS 2022

Table 6: Citizenship Distribution—Latino Immigrant Population

Status	Number	Percent
Citizen	183,410	53.2
Not a Citizen	161,392	46.8

Source: IPUMS—ACS 2022

Table 7: Veteran Distribution—Latino & Non-Latino Population

Latino	Number	Percent
Latino	35,079	4.2
Non-Latino	144,274	8.2

Source: IPUMS—ACS 2022

Table 8: Disability Distribution—Latino & Non-Latino Population

Latino	Number	Percent
Latino	115,190	10.1
Non-Latino	256,172	12.0

Source: IPUMS—ACS 2022

Table 9: Homeownership Rate—Latino & Non-Latino Population

Latino	Number	Percent
Latino	136,930	42.6
Non-Latino	504,147	59.3

Source: IPUMS—ACS 2022

Appendix A: Tables

Table 10: Bachelor's Attainment Rate—Latino & Non-Latino Population, by County

Latino	Percent	County
Latino	23.6	San Diego
Non-Latino	51.8	San Diego
Latino	12.3	Riverside
Non-Latino	35.3	Riverside
Latino	15.6	Los Angeles
Non-Latino	51.5	Los Angeles
Latino	12.6	San Bernardino
Non-Latino	34.0	San Bernardino

Source: IPUMS—ACS 2022

Table 11: Income Distribution—Latino Population

Income	Number	Percent
Less than \$10K	69,719.0	11.6
\$10K to Less than \$20K	60,833.0	10.1
\$20K to Less than \$30K	89,901.0	15.0
\$30K to Less than \$40K	87,434.0	14.6
\$40K to Less than \$50K	66,054.0	11.0
\$50K to Less than \$60K	50,974.0	8.5
\$60K to Less than \$70K	45,922.0	7.6
\$70K to Less than \$80K	28,238.0	4.7
\$80K to Less than \$90K	21,994.0	3.7
\$90K to Less than \$100K	17,271.0	2.9
\$100K and more	62,513.0	10.4

Source: IPUMS—ACS 2022

Appendix A: Tables

Table 12: California Counties—Latino Population

Latino Pop	Percent	County
4,766,979	49.0	Los Angeles
1,287,727	52.1	Riverside
1,233,087	56.2	San Bernardino
1,145,867	35.0	San Diego
1,071,506	34.0	Orange

Source: IPUMS—ACS 2022

Table 13: Health Insurance Distribution—Latino & Non-Latino Population

Latino	With Health Insurance	Percent
Latino	1,016,636	88.7
Non-Latino	2,048,374	96.2

Source: IPUMS—ACS 2022

Table 14: Cost-Burdened Households—Latino & Non-Latino Population

Latino	Cost-Burdened	Extremely-Cost Burdened
Latino	24.5	20.2
Non-Latino	18.3	16.5

Source: IPUMS—ACS 2022

Appendix B: Focus Group Questions

Opening Questions

- What are some of the greatest needs you see in the Latino Community across San Diego?
- How do you think the Latino experience here is different than it is elsewhere?
- What are the things that usually drive Latinos to seek support from your nonprofit or CBO?
- Now, we are going to focus on your experience as a nonprofit. What does it mean to be a Latino serving nonprofit or CBO, and what are the most pressing needs for Latino CBOs?

Nonprofit Needs

- What distinguishes a Latino-serving nonprofit from others?
- What do you, as a nonprofit or CBO, feel that you need more support with to better serve the community?
- What data do you wish you knew about the Latino community to better achieve your mission?

Latinos Building Wealth

- What are some challenges you see Latino residents encounter in terms of building wealth?
- How does the San Diego Latino experience impact them in building wealth?
- Does your CBO have projects that address economic mobility?

Solutions

- What programs do you feel have made a difference for Latino clients' wealth building?
- What other programs do you think would make a difference for Latino clients' wealth and economic mobility?
- What economic mobility and wealth generation programs/supports do you or your participants wish existed or were expanded?
- If you could decide where money could be invested to support the Latino community to build wealth and improve their economic mobility, what would you spend it on?

Closing Questions

- To support Latino wealth-building, some of the grantmaking strategies we are considering revolve around "financial mobility", and we want to focus on entrepreneurship, adult education, building wealth through homeownership, and asset diversification. What do you think about this strategy? What would you change about it?
- What programs and services would help advance Latinos in these areas?
- Considering we want to better understand the needs of the Latino community in San Diego, have we missed anything?

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